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House of Representatives

The House met at 10 a.m. and was called to order by the Speaker.

PRAYER

Bishop Miles Fowler, Big Miller Grove Missionary Baptist Church, Lithonia, Georgia, offered the following prayer:

God of all creation, we humbly approach Thy throne asking that You bless this august body of men and women as they endeavor to create legislation that will impact the lives of Your people.

Lord, help these leaders to lean not to their own understanding but to acknowledge You and seek Your guidance, that You may direct their paths.

We pray, Lord, that You give them the wisdom of Solomon, the strength of Sampson, the courage of Esther, and let these be tempered with Your grace.

Finally, Lord, bless President Obama, his family, and all of the leaders of this great Nation, in the matchless name of Your Son, Jesus, the Christ. Amen.

THE JOURNAL

The SPEAKER. The Chair has examined the Journal of the last day's proceedings and announces to the House her approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

PLEDGE OF ALLEGIANCE

The SPEAKER. Will the gentle-woman from North Carolina (Ms. FOXX) come forward and lead the House in the Pledge of Allegiance.

Ms. FOXX led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

WELCOMING BISHOP MILES E. FOWLER

The SPEAKER. Without objection, the gentleman from Georgia (Mr. JOHN-SON) is recognized for 1 minute.

There was no objection.

Mr. JOHNSON of Georgia. Madam Speaker, it is my great honor to welcome our guest chaplain, Bishop Miles E. Fowler, to the House of Representatives, and I thank him for offering his beautiful and thoughtful prayer to us this morning.

Bishop Miles E. Fowler joins us today from Lithonia, Georgia, where he is the pastor of Big Miller Grove Missionary Baptist Church, a position he has proudly held for the past 33 years.

Having served our Nation in the Air Force Reserve from 1957 to 1965, Bishop Fowler has since committed his life to the betterment of our country and its citizens through his ministry. As a pastor to more than 1,500 parishioners and a spiritual leader to more than 30 ministers under the auspices of Refuge Churches, his aim, personally and through his ministry, has always been to provide aid, assistance, and spiritual support in every aspect of our community.

As a committed husband, father, and grandfather—and his wife and some relatives are seated up in the gallery—Bishop Fowler recognizes the importance of family and has published two insightful works providing spiritual guidance for married couples.

Madam Speaker, I am pleased Bishop Fowler was able to share some of his words of wisdom and grace with us today. We recognize him for his continued commitment to his faith and community.

ANNOUNCEMENT BY THE SPEAKER

The SPEAKER. The Chair will entertain up to 10 further requests for 1-minute speeches on each side of the aisle.

CONGRATULATING CHICAGO BLACKHAWKS ON WINNING THE STANLEY CUP

(Mr. QUIGLEY asked and was given permission to address the House for 1 minute.)

Mr. QUIGLEY. Madam Speaker, you have no idea how much I'm going to enjoy this, but sometime late last night, Patrick Kane put the puck past a Philadelphia goaltender in overtime, and the Chicago Blackhawks became the Stanley Cup champions. Congratulations to the team for their great season. Many of these players have played over 120 games this season, including the Olympics, to achieve their one goal.

A special thanks to the owner of the Blackhawks, Rocky Wirtz—while hockey never left Chicago, he brought it back—the management team of John McDonough, Jay Blunk, Stan and Scotty Bowman, Coach Quenneville, and Dale Tallon.

Madam Speaker, today for all of us, with apology, Chicago is my kind of town

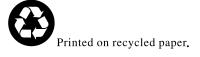
TIME FOR A BUDGET THAT PUTS TAXPAYERS FIRST

(Ms. FOXX asked and was given permission to address the House for 1 minute.)

Ms. FOXX. Madam Speaker, the 2010 Federal budget deficit will hit \$1 trillion this month, and we've also recently learned that the Federal debt will reach \$19.5 trillion by 2015. You'd think this would be a case for some real careful examination of the Federal budget. You'd think Congress would be looking everywhere for areas to trim and programs to cut. But that is not the case. It's been almost 2 months since the deadline to introduce a budget resolution passed, and House Democrats still haven't produced a budget. How are we going to get spending under control and bring down the deficit if Congress won't even consider a

 \Box This symbol represents the time of day during the House proceedings, e.g., \Box 1407 is 2:07 p.m.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.



budget? Madam Speaker, it's time for Congress to consider a budget, one that puts taxpayers, not big government, first.

CHECK THE DEBT

(Mr. WILSON of Ohio asked and was given permission to address the House for 1 minute.)

Mr. WILSON of Ohio. Mr. Speaker, I share the concerns many Americans have about our country's financial future. I often hear from Ohioans who are worried about the financial burden we are leaving for the next generation. They want to know if there's anything they can do to help. That is why yesterday I introduced the Check the Debt Act.

This bill would add a "check the debt" box to our annual tax forms. This would allow individuals to contribute \$3 to help pay down the national debt, without adding to their tax bill. This option would be similar to the public financing of campaigns check, where a check the box is already available on tax forms. Nearly 33 million people each year respond to public campaign financing without adding to their tax bill. This raises nearly \$100 million annually for campaign financing.

That kind of money is a step in the right direction. It will enable and encourage Americans to lend a hand in paying down our debt. The \$13 trillion debt our country has built up over the last several decades will not go away overnight, but we must start somewhere.

BULGARIA'S HISTORIC ANNIVERSARY

(Mr. WILSON of South Carolina asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WILSON of South Carolina. Mr. Speaker, 20 years ago today, I served as an election observer in Bulgaria on behalf of the International Republican Institute, IRI. It was a life-changing dream come true for me to experience firsthand the birth of liberty in a captive nation which had been subjected for decades to Nazism and Communism. As a lifelong Cold Warrior, I always promoted victory over Communism.

On June 10, 1990, the people of Bulgaria participated in the first free elections since the 1930s. It was inspiring to visit polling places in the Plovdiv region and witness the young and old participating freely. The talented people of Bulgaria were unshackled. People did not want to be a slavish Soviet satellite.

Since then, Bulgaria has evolved from the antiquated, frozen-in-time nation of the 1930s to being a vibrant free market democracy of today. It is now a valued member of NATO, with troops having served in Iraq and Afghanistan. It is a dynamic member of the European Union.

In conclusion, God bless our troops, and we will never forget September 11th in the Global War on Terrorism. God bless Bulgaria.

\$250 CHECKS FOR SENIORS

(Mrs. DAHLKEMPER asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. DAHLKEMPER. Mr. Speaker, today, checks will go in the mail to 189,000 seniors across Pennsylvania, including thousands in my district in Western Pennsylvania. This will help them pay for prescription drugs. These \$250 checks are on the way to seniors who fell victim to the prescription drug donut hole in Medicare. The \$250 checks are just the first step in reducing prescription drug prices for seniors under the new health care reform. Next year, seniors in the donut hole will get a 50 percent discount on name-brand prescription drugs and a 75 percent discount on generics. The average Pennsylvania senior will save \$700 next year on prescription drugs because of the health care reform bill. This is a down payment on reducing prescription drug costs for seniors and eventually closing the donut hole altogether. I am proud that our health care reform legislation is helping seniors during this difficult time

□ 1015

DOING NOTHING

(Mr. PITTS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. PITTS. Mr. Speaker, once again the complete lack of leadership demonstrated by the administration on budget issues is extremely disappointing.

When the President introduced his budget earlier this year, he projected trillion dollar deficits for years to come. To fix the problem, he passed the buck to a new debt commission. This week, when Budget Director Peter Orszag was asked about whether the administration would send a package of budget cuts to Congress, he said that it would be a "fruitless exercise."

Certainly Congress controls the purse, but the President plays a critical role in providing leadership on spending issues. I know that House Republicans would support a substantial package of budget cuts. We are not going to wait for the President, however. We are going to keep introducing sensible measures to reduce spending, and we are going to let the American people have their say on the YouCut Web site.

Our national debt has reached the level where it is holding back our economic growth. We shouldn't wait any longer to put the stops on government spending and borrowing, which is out of control.

HEALTH CARE REFORM

(Mr. WALZ asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WALZ. Mr. Speaker, last week I had the opportunity to welcome Health and Human Services Secretary Kathleen Sebelius to my district and to the city of Rochester, Minnesota, home to the Mayo Clinic, to talk about the positive influence that the health care reform bill will have on Medicare reform, paying for value over volume and continuing to provide the highest quality care to our citizens at the lowest possible cost.

I also went over with my friend Ron Kind into La Crosse, Wisconsin, to talk to seniors. We heard a lot about the Medicare part D doughnut hole. As my colleague from Pennsylvania said, this week \$250 rebate checks will be going to them to allow those seniors who have worked their entire life to build this Nation and to prepare for a prosperous and comfortable retirement to be able to pay for that expensive doughnut hole as it was crafted under the previous law. There are 63,000 Minnesotans who will see that 3 weeks in advance.

This is just one of the many benefits that will come to them. It's absolutely critical our seniors in this country hear the facts, the real facts about health care reform, how it will end up bringing higher quality of care and lower costs paying down the national debt. I am proud that the Secretary could see that at the world-famous Mayo Clinic.

ISRAEL'S BLOCKADE

(Mr. POE of Texas asked and was given permission to address the House for 1 minute.)

Mr. POE of Texas. Mr. Speaker, the Israelis check cargo for hidden weapons that is shipped into Gaza. Last week, six ships ran the security blockade and were boarded. People on one ship attacked and stabbed the Israeli soldiers and beat them with pipes. It was seen on televisions throughout the world. Ten Israeli soldiers were injured as they defended themselves, and, of course, they have the legal and moral right of self-defense.

But the hate Israel at any price crowd denounced the Israelis, and now our administration is telling Israel they shouldn't be so security conscious. "Back off a little on the blockades," the White House says. And just so we don't hurt anybody's feelings, the administration is sending \$400 million to Gaza. Why? What are the Palestinians going to do with that money. Buy more rockets to shoot into Israel? Who knows.

Who are we to tell our ally, Israel, how to secure its borders? We are giving advice to a country on smuggling security when we can't even keep the smuggling contraband out of our own country.

And that's just the way it is.

IN MEMORY OF GEORGE TILLER

(Ms. CHU asked and was given permission to address the House for 1 minute.)

Ms. CHU. Mr. Speaker, in 1970, Dr. Jack Tiller traveled to a convention in Canada with his wife and daughter. Tragically, their plane crashed, leaving behind his children, George and Diana.

George went to Wichita. He cared for a sick grandmother and orphaned nephew when they didn't have anyone else. He planned to be a dermatologist. Instead, he took over his father's general practice when he saw that local patients didn't have anyone else. Soon after, women asked him if he would do what his father did. They were desperate women who needed reproductive control over their lives. George said yes.

Now you know why George Tiller began the career that cost him his life, because he decided he would be there for women facing a crisis when they didn't have anyone else.

SPEAKING OUT FOR AMERICA'S FUTURE

(Mr. SMITH of Texas asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. SMITH of Texas. Mr. Speaker, the American people demand real change in Washington. From record deficit spending to the passage of a health care bill most Americans don't want, there is a serious disconnect between the congressional agenda and the desires of the American people.

America Speaking Out is a timely initiative designed to start an honest discussion between Americans and their representatives. Through this innovative new forum, the American people can give us their priorities and offer their ideas for a new agenda to solve the problems that confront our Nation.

There is a deficit of trust in Congress, and it is only by listening to the American people that we can earn back their trust and turn the country in the right direction.

Check out the Web site, America Speaking Out.

HEALTH CARE REFORM

(Mr. BACA asked and was given permission to address the House for 1 minute.)

Mr. BACA. Mr. Speaker, the historic health reform passed earlier this year is already having a positive impact on millions of American seniors.

Starting today, Medicare will begin mailing out \$250 rebate checks to assist those who fall into the prescription drug doughnut hole. In my home State of California, over 382,000 seniors will now find it a little bit easier to afford

lifesaving medicine they need, no longer making the decision of paying for medicine, paying for mortgages, or putting food on the table, but getting the service they need.

Starting next year, seniors in the doughnut hole will receive an additional 50 percent discount on all brandname drugs. By the year 2020, the new law will totally close the doughnut hole.

But the benefits don't stop there. Health reform will provide free preventive care services to all Medicare recipients, and that extends Medicare solvency by an additional 12 years to the year 2029.

Those who continue to call for repeal of reform want to move us back to the era of higher drug costs and less security for seniors. Democrats will continue to fight to protect our most vulnerable Americans.

MR. PRESIDENT, WHOSE SIDE ARE YOU ON?

(Mr. PENCE asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. PENCE. We all agree the loss of life that occurred last week when a flotilla designed to challenge Israel's effective blockade of Gaza ended in military confrontation, but Israel has a right to defend itself.

The history is clear in that region. Gaza is controlled by a terrorist organization known as Hamas. Hamas used Gaza as a launching pad for thousands of rockets that killed innocent civilians in Israel. Israel responded with military force and has instituted a blockade that has saved lives in Gaza and in Israel.

There's no humanitarian crisis. Ten thousand tons of food and medical supplies are transferred into Gaza every single week.

Remarkably, yesterday, the President said it was time for Israel to sharply limit its effective blockade in Gaza saying, "The situation in Gaza is unsustainable." The truth is, Mr. President, your policy in Israel is unsustainable. The American people are on the side of Israel and Israel's right to defend herself.

Mr. President, whose side are you on?

FILLING THE DOUGHNUT HOLE

(Mr. STUPAK asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. STUPAK. Mr. Speaker, starting this week, tax-free rebate checks of \$250 will be sent to seniors who have already hit the part D doughnut hole. This \$250 rebate is a key improvement to Medicare and the first Medicare benefit of the new health care reform law to take effect.

These rebates are being sent out 3 months ahead of schedule, and the first round of checks will reach nearly 80,000

seniors who are already in the doughnut hole. Following this initial round of rebate checks, additional checks will be sent to seniors as they hit the doughnut hole. It's estimated that 4 million seniors across the country will receive a \$250 rebate check this year.

This is just a first phase of relief for seniors from prescription drug costs. Next year, seniors in the doughnut hole will see a 50 percent discount on brandname drugs.

While the Medicare part D prescription drug program has helped millions of seniors obtain prescription drug coverage, seniors who fall into the doughnut hole and receive no financial assistance with their prescription drugs are often forced to put their health in danger by splitting pills or skipping treatments altogether to save on costs.

Despite the clear benefits to seniors from the health care reform legislation, Republican leaders have now made it a priority to repeal this landmark law, which will take away these prescription drug cost savings and other benefits for seniors and millions of Americans. It is now time that we implement further reform.

FARM BILL ENERGY TITLE

(Mr. SMITH of Nebraska asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. SMITH of Nebraska. Mr. Speaker, one of the most difficult challenges facing our Nation's future is providing clean, affordable, and reliable energy. The 2008 Farm Bill Energy Title provided a commitment to farm-based energy.

While the intent of this agenda was to expand biofuels in a timely manner, many of my constituents have expressed frustration with the slow pace of USDA's implementation. Nebraska's Third Congressional District is a leader in biofuels, and I remain committed to advancing the critical, timely development of our Nation's biofuels industry while decreasing our Nation's dependence on foreign oil.

I am confident that we can provide a cleaner environment and alleviate some of the economic pain Americans continue to experience. However, without a strong commitment, our advanced biofuels industry faces massive uncertainties, jeopardizing our Nation's path to energy independence.

HEALTH CARE REFORM

(Mr. MURPHY of New York asked and was given permission to address the House for 1 minute.)

Mr. MURPHY of New York. Mr. Speaker, today we see the first benefits from the new health care reform law that was passed earlier by this Congress and signed into law by the President.

Eighty thousand seniors across America will be receiving checks that are being sent out, starting today, for \$250 to help pay the costs of their prescription drug coverage while they are in the doughnut hole. Other seniors that reach the doughnut hole through the rest of this year will also receive \$250 checks to help them afford the prescription drugs they need to live their lives safely and happily.

Over the next 10 years, this health care reform will eliminate the doughnut hole completely for our seniors. That's a step in the right direction, providing security and safety in the health care that our seniors need.

Amazingly, though, some on the other side of the aisle are continuing to call, not to change the health care reform bill but to repeal it entirely, to cut up the checks, take them away from our seniors and stop the help that they need to pay for their prescription drugs.

We will always be working to make our health care system better, but repealing this positive step forward makes no sense to me.

\$250 CHECKS TO SENIORS

(Ms. EDWARDS of Maryland asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. EDWARDS of Maryland. Mr. Speaker, in 2003, Republicans said they were overhauling Medicare, but all they succeeded in doing was creating a prescription drug doughnut hole that, in 2009 alone, forced 63,000 Maryland seniors to pay thousands of dollars out of pocket, forcing many to choose between buying the prescription drugs they need or purchasing food.

The Nation's seniors shouldn't be forced to make such a choice. That's why, under the new health care law, we are dedicated to closing the doughnut hole once and for all.

Today, June 10, \$250 checks are being mailed out to 80,000 eligible seniors as a first step to reducing the financial burden faced by seniors. Then next year there will be a 50 percent discount on prescription drugs in the doughnut hole.

Mr. Speaker, the first of many benefits under the health law that my Republican colleagues opposed and now hope to repeal is on the way. Our seniors and the rest of the country can't afford to go back to a broken system controlled by insurance companies with coverage gaps, denied care, and skyrocketing costs.

\$250 FOR SENIORS

(Mr. KLEIN of Florida asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. KLEIN of Florida. Mr. Speaker, today is a very important day for seniors in south Florida.

Today, more than 3 weeks ahead of schedule, checks to help cover the costs of prescription medication will be mailed to seniors who have fallen into the dreaded Medicare part D doughnut hole.

I have talked to many seniors in West Palm Beach and other parts of my district who had to make the wrenching choice between food and medicine. This should not happen in the America that I know, and that's why I personally have fought so hard to make sure that health care reform included reducing the cost of medicine for our seniors.

Starting today, payments of \$250 will be mailed to every senior who falls in the doughnut hole to help cover their costs. This is an important step, but it's just the beginning, because starting next year, seniors will see a 50 percent discount on brand-name drugs and we will begin to close the doughnut hole for good.

Fighting for our seniors in south Florida is one of my top priorities, and today's checks will make a real difference for seniors who have worked hard and paid into the system. I look forward to continuing to work together to strengthen and protect Medicare.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the Chair will postpone further proceedings today on motions to suspend the rules on which a recorded vote or the yeas and nays are ordered, or on which the vote incurs objection under clause 6 of rule XX.

Record votes on postponed questions will be taken later.

OIL SPILL LIABILITY TRUST FUND

Mr. OBERSTAR. Mr. Speaker, I move to suspend the rules and pass the bill (S. 3473) to amend the Oil Pollution Act of 1990 to authorize advances from Oil Spill Liability Trust Fund for the Deepwater Horizon oil spill.

The Clerk read the title of the bill. The text of the bill is as follows:

S. 3473

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. ADVANCES FROM OIL SPILL LIABIL-ITY TRUST FUND FOR DEEPWATER HORIZON OIL SPILL.

Section 6002(b) of the Oil Pollution Act of 1990 (33 U.S.C. 2752) is amended in the second sentence—

(1) by inserting "(1)" after "Coast Guard"; and

(2) by inserting before the period at the end the following: "and (2) in the case of the discharge of oil that began in 2010 in connection with the explosion on, and sinking of, the mobile offshore drilling unit Deepwater Horizon, may, without further appropriation, obtain 1 or more advances from the Fund as needed, up to a maximum of \$100,000,000 for each advance, with the total amount of all advances not to exceed the amounts available under section 9509(c)(2) of the Internal Revenue Code of 1986, and within 7 days of each advance, shall notify Congress of the amount advanced and the facts and circumstances necessitating the advance".

SEC. 2. BUDGETARY EFFECTS.

The budgetary effects of this Act, for the purpose of complying with the Statutory Pay-As-You-Go-Act of 2010, shall be determined by reference to the latest statement titled "Budgetary Effects of PAYGO Legislation" for this Act, submitted for printing in the Congressional Record by the Chairman of the Senate Budget Committee, provided that such statement has been submitted prior to the vote on passage.

□ 1030

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Minnesota (Mr. OBERSTAR) and the gentleman from Florida (Mr. MICA) each will control 20 minutes.

The Chair recognizes the gentleman from Minnesota.

GENERAL LEAVE

Mr. OBERSTAR. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous materials on S. 3473.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Minnesota?

There was no objection.

Mr. OBERSTAR. Mr. Speaker, I yield myself such time as I may consume.

First, I am grateful for the indulgence of our colleague on the committee, our ranking member and senior Republican, Mr. MICA, for responding so quickly to the action of the other body.

We are unaccustomed to such prompt unanimous action in the other body, but they did pass, by unanimous consent, the bill before us now, S. 3473, in response to requests of the Department of Homeland Security, Secretary Napolitano, and Admiral Thad Allen, the National Incident Commander, following up on the May 12 request of the administration for legislative changes to, quote, "speed assistance to people in need," close quote, in response to the BP-Deepwater Horizon tragedy.

The request further asks the Congress to, quote, "act immediately on return from recess," close quote. And that is exactly what we are doing, but preceded by a hearing the committee held yesterday on the many aspects of the Oil Spill Liability Trust Fund and payment from responsible parties and the need for future legislation.

And the gentleman from Florida had several instructive and thoughtful suggestions that we in the committee will be acting upon per our previous agreement.

I want to lay out the specifics.

First of all, the request: Quoting again from the Homeland Security Department letter, "Congress needs to act now to permit movement of moneys from the principal fund to the emergency fund. At the current pace of BP-Deepwater Horizon response operations, funding available in the emergency fund will be insufficient to sustain Federal response operations within 2 weeks." That's from June 4.

"At that point, the Federal on-scene coordinator would not be able to commit sufficient funds to the agencies involved in the Federal response, including National Guard, Department of Defense, National Oceanic and Atmospheric Administration, Environmental Protection Agency, Department of Interior, and Department of Agriculture, to continue to provide critical response services, including logistical support, such as moving boom from Alaska and California to Louisiana; scientific support, such as evaluating the environmental impact of the spill and the response; and public health support, such as ensuring seafood from the gulf region is safe and monitoring fumes that might be a public health issue.

"Additional transfers from the Oil Spill Liability Trust Fund principal fund to the emergency fund are needed to fulfill the President's order to bring all available and appropriate resources to bear in response to this disaster. Furthermore, depleting all currently available funds puts at risk the Nation's ability to address any new spills unrelated to the BP-Deepwater Hori-

zon."

Second, I must note and affirm, as was done in our hearing yesterday, that any moneys advanced from the trust fund will be repaid by the responsible party—in this case, BP.

I was part of crafting OPA 90 and its predecessors in my previous service on the now-dissolved Merchant Marine Fisheries Committee, which jurisdiction transfers to our Committee on Transportation and Infrastructure. The whole concept of the Oil Spill Liability Trust Fund was from previous experience that there needed to be an immediate response by government agencies on scene to lay out funds, as was already spelled out in the letter from Homeland Security, without having to wait for negotiations with the responsible party.

In those years, up through the 1990s, all the attention was turned to spills from tankers, oceangoing vessels, bulk carriage of crude oil, principally, but other product as well.

The requirement was to get on the scene quickly, corral the oil, and contain the spill. The government needed to act quickly. The Coast Guard had the capability to do that. But we didn't want—and we had experience with Torrey Canyon and the Amoco Cadiz that there were long waits for the responsible party to make payments to government agencies responding in the case of France and the U.K. and in the case of U.S. Government agencies.

So the Oil Spill Liability Trust Fund was established to have a financial resource for government agencies to respond quickly and then bill the responsible party. That has been done in the case of the Deepwater Horizon spill.

At our hearing yesterday, Craig Bennett, director of the National Pollution Funds Center, said, "All funds expended will be billed to BP and ultimately recovered. These funds are de-

posited into the principal fund, not the emergency fund. As of June 1, 2010, obligations against the emergency fund for Federal response efforts totaled \$93 million."

That figure has now grown to \$114 million. So it's bumping up against the limit of \$150 million—the \$100 million, plus the baseline \$50 million for emergency response.

"At the current pace of operations, funding available," continuing with Director Bennett, "in the emergency fund will be insufficient to sustain Federal response operations within 2 weeks." And we're very close to that number now.

The Coast Guard has, according to information supplied by the Coast Guard, billed BP \$69 million. That billing, when responded to by BP, will be deposited in the general fund of the Oil Spill Liability Trust Fund to replenish the fund. And additional expenditures will be billed against BP for deposit in the fund.

I further note that the Senate's bill amends section 6002 of the Oil Pollution Act of 1990 and provides for, quote, "one or more advances from the fund. as needed, up to a maximum of \$100 million for each advance, with the total amount of all advances not to exceed amounts available in section 9509(c)(2) of the Internal Revenue Code of 1986"—that deals with the Oil Spill Liability Trust Fund—"and within 7 days of each advance"-7 days notice-"shall notify Congress of the amount advanced and the facts and circumstances necessitating the advance."

Now, that language will come after the end of the period of section 6002(b) and will supplement, but not displace, the 30-day notice requirement of the basic law.

Congress will be notified when the Coast Guard needs to borrow from the trust fund up to the maximum of \$100 million for each advance it requests within 7 days. And we will receive all the information: the amount they're requesting, the facts, and the circumstances justifying the request for an advance.

I think this language parallels language that the House has included in our supplemental appropriations bill but not yet passed. It's important to take this action now.

This language clearly needs refinement, as was evident in the hearing we held yesterday, and I think the gentleman from Florida will agree. He has some very thoughtful ideas. We will merge those with other testimony submitted at yesterday's hearing and proceed with a legislative package in the coming 2 weeks.

Again, I thank the gentleman from Florida for participating in yesterday's hearing and for a response today.

I reserve the balance of my time.

Mr. MICA. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker and my colleagues, this is an emergency situation, and it re-

quires emergency action by the House of Representatives.

The United States Senate, the other body, has acted and sent us S. 3743, which will allow us to expand some of the use of the funds that have been accumulated in the national Oil Spill Liability Trust Fund on an emergency basis. I am pleased that the other body acted. This is a unique and very difficult situation dealing with a very unique and difficult national disaster.

First, I would be remiss if I didn't remember today those families who will be in Washington visiting with President Obama. Eleven individuals lost their lives when the oil rig, the Horizon, exploded in April. I know the President will be meeting with them. And, on behalf of all the Members of Congress, we extend our condolences for that loss of life.

Right now we are dealing with the results of that disaster. This disaster and explosion, sinking of the rig and the uncontrolled oil spill—fortunately, there has been some progress in that regard, but incredible amounts of oil have spilt into the gulf and now endangers the shores of at least four of our States.

In 1990, we set up an Oil Spill Liability Trust Fund, and that was after the Exxon Valdez. That fund has in it \$1.6 billion, a substantial amount of money.

Now, that fund was not set up to relieve anyone of responsibility if they are negligent, and it was also not a fund to pay for cleanup costs that are clearly assigned, clearly identifiable. A lot of it was intended for what they call an "orphan spill," or a spill where you don't know where the oil came from, the polluting substance came from

Within that \$1.6 billion trust fund for oil spills that we created, we have an emergency fund of \$150 million that can be expended immediately. Now, what has taken place is that fund, the 150 million emergency dollars that can be spent—right now Thad Allen is doing a great job in leading the effort for the United States—and, as you know, he just retired from the Coast Guard—doing a wonderful job, but he has the responsibility of reacting now and immediately.

It took some time for the administration to get him in place and also to declare this a spill of national significance, but he is on the job and he needs the resources.

Now, the resources are running out. We do have a letter, which I will submit for the RECORD and to the Congress at this time. This is to the Speaker of the House, and it is from the Director of the Office of Management and Budget.

And he says, "All the costs of this fund also that are being expended at this point must be repaid. But, at this current time, in just a matter of days, the emergency fund will run out." So we have documentation of the need from OMB.

And just a few minutes ago, we received from the Federal on-scene coordinator the statement that their requirements to support the continuing ongoing effort will bring the emergency fund to a critically low level over the next 7 days.

\Box 1045

So we can't have the cleanup efforts come to a halt. We must act. Now, I saw the need for this yesterday and met with colleagues on my side of the aisle. We had a hearing in the Transportation and Infrastructure Committee. Mr. OBERSTAR and I agreed that we must act. The Senate has acted.

We have before us S. 3473. This morning, myself and other colleagues in Congress introduced H.R. 5499. That's mirror legislation. So both the Republican and Democrat House and Senate agree on the provisions of this legislation, which will allow in \$100 million increments the expansion of the emergency fund.

Now let me make this very clear: the Oil Spill Liability Trust Fund is not going to be a piggy bank for BP or for other responsible parties. This money must, should, and will be repaid. This is only a temporary measure. It is only a temporary measure, too, because the money that they are repaying goes back into that larger fund, not into the emergency fund. This legislation will correct, again, the inability of accessing a larger amount of money on a needed basis.

So we have introduced mirror legislation today. This is a cooperative and bipartisan effort. However, this is a terrible disaster, and questions need to be raised about what has caused us to get to this situation. Quite frankly, I'm quite baffled about some of the administration's positions on deepwater offshore drilling.

In the beginning of this year, in February, we received the budget from the President of the United States and the administration. In this budget, they proposed cuts to the Coast Guard of more than 1,000 positions. They also proposed cuts to and proposed the decommissioning of some of the ships. the helicopters and the planes that we see now involved in this very important mission. Not only did they propose cuts to the Coast Guard, our first responder, but in February they also proposed cuts to the Department of the Interior—and look this up, if you will and to the Minerals Management Service, which is responsible for environmental reviews. This is what they proposed in February.

Then in March they proposed the expansion of drilling in the gulf. I remember I and FRANK LOBIONDO, the ranking member, sent out a press release when we read about these cuts within the Coast Guard, and we said that this was a recipe for disaster. Fortunately, those cuts have not been enacted; and I believe, even before this oil spill, there was bipartisan support

not to enact those cuts that were recommended.

In light of the administration's policy to expand drilling in the gulf, some people say I've been too tough on the Obama administration. I think the Obama administration does have a responsibility in this. They did issue the permit that allowed the drilling, and I have the 1-page permit.

Here is the 1-page approval: April 6, 2009, approval for deepwater drilling at 5,000 feet.

I have what I call the "deficient plan" that they approved that was submitted by BP in March. So in less days than it took in some instances to approve now of a cleanup of proposals, they rubber-stamped and gave carte blanche approval.

Let me say that I also criticized the Bush administration, but I went back and looked at what the Bush administration did with the agency that was responsible for issuing these permits. This is a memorandum from the Office of Inspector General, and it is dated September 9, 2008, which was during the Bush administration. This is what the Bush administration did in that agency that issued this permit under this new administration.

This memo conveys the results of three separate Office of Inspector General investigations into allegations against more than a dozen current and former Minerals Management Service employees. I went on to read what else the Bush administration did with regard to this agency that was responsible for issuing these permits.

Listen to this: Collectively, our recent work in the Minerals Management Service has taken well over 2 years. They investigated these folks. It also involved the OIG, Office of Inspector General, and Human Resources. There was an expenditure of nearly \$5.3 million in OIG funds. There were 233 witnesses and subjects who were interviewed, many of them multiple times. Roughly 470,000 pages of documents were reviewed, and people were prosecuted, under the former administration, in this agency.

Now, the latest reports I have, which I discussed yesterday at the hearing, were that, in fact, we have reports of inspections by this agency, the Minerals Management Service, which were supposed to be done by these officers of that Federal agency. They were actually penciled in, we believe, and those are the reports we have by oil workers, which were then inked over by these folks. It is nice for this administration to have spent time rewarding BP with safety awards in the prior year. It is nice for them to have a good working relationship with those folks who are responsible for issuing the permits, but I think we need to take a closer look at how we got ourselves into this situation.

What brings us to this day when we've expended the emergency fund for cleanup that we have to take an emergency step like this? Now, I support this measure, but I'm telling you that every penny needs to be paid back. This fund, this Oil Spill Liability Trust Fund that was put in place, shall not and cannot be used, as I said before, as a piggy bank for BP or for any responsible parties.

Where is the money? Where is the billing?

In the private sector, if you have a bill due, you pay it. As of yesterday, the staff told me that BP has been billed \$69 million. As of yesterday, the information that we had is that they hadn't paid the bill. If they paid the bill, we still probably would have to be here because of the terms of the current legislation to allow access to additional money, but that money needs to go back into the trust fund, and it needs to be paid for by the responsible parties.

EXECUTIVE OFFICE OF THE PRESIDENT, OFFICE OF MANAGEMENT AND BUDGET.

Washington. DC. June 7. 2010.

Hon. NANCY PELOSI,

Speaker of the House of Representatives, Washington, DC.

DEAR MADAM SPEAKER: I am writing to urge the Congress to move quickly in enacting the FY 2010 Supplemental request. On June 4, 2010, Secretary Napolitano announced that the Coast Guard believes that within the next two weeks funding levels in the Oil Spill Liability Trust Fund's expenditure account will drop to levels that will force the Federal On-Scene Coordinator to begin to cut back Federal Deepwater Horizon response activities. We cannot allow the lack of funding to hamstring our Federal response to this national catastrophe.

On May 12, the Administration proposed legislation to support the BP/Deepwater Horizon response and speed assistance to people in need. Included in this package was a provision that would permit the Coast Guard and its National Pollution Funds Center to move funds from the Oil Spill Liability Trust Fund to the Emergency Fund so that the Federal response effort can continue without interruption. Specifically, the legislative changes would permit the Coast Guard to obtain additional advances in tranches of \$100 million up to the incident cap for the Oil Spill Liability Trust Fund. All of these costs are being billed to the responsible parties and the receipts will be deposited in the Trust Fund.

The President has ordered Federal agencies to bring all available and appropriate resources to bear in response to this disaster. Without legislative authorization, however, the Coast Guard cannot access the additional emergency fund resources necessary to pay for the Federal agencies' response to this tragic oil spill.

We appreciate your support in moving this critical legislation forward in the coming days.

Sincerely,

PETER R. ORSZAG,

Director.

I reserve the balance of my time. Mr. OBERSTAR. I yield myself 1 minute.

I completely agree with the gentleman. As the gentleman from Florida and I discussed in our hearing yesterday, the purpose of the trust fund is not to relieve anyone of responsibility.

I was part of crafting that legislation in 1990 and its predecessors. It was clearly our intent that this should be a fund to give the government the authority to move quickly, to get on the scene, to begin cleanup before industry responds, to bill the industry in order to make them pay into the trust fund, and to keep the industry responsible.

Secondly, the gentleman included orphan sites in his commentary. The legislation is not exclusively limited to orphan sites

The SPEAKER pro tempore. The time of the gentleman has expired.

Mr. OBERSTAR. I yield myself an additional minute.

An orphan site is one of the issues to be addressed, as we do under the Superfund Act. Yet the order of priority for response under the law, its first responsibility, is for the responsible party to act to the limit of its liability under the Oil Spill Act. We have to address that limit of liability. The hearing yesterday explored the range of dollar amounts of liability from the current \$75 million to some greater number, including unlimited liability. That is something we are going to have to discuss in committee.

So far, BP has, as the responsible party, spent \$1 billion, and they are responding. Yesterday, when I made the announcement at our committee hearing that the Coast Guard had billed BP for \$69 million, we still do not have a response on what the status is of repayment by BP into the trust fund, but we will have that information.

Thirdly, I agree with the gentleman that the trust fund is not a piggy bank for BP.

The SPEAKER pro tempore. The time of the gentleman has again expired.

Mr. OBERSTAR. I yield myself an additional minute.

We are going to hold them accountable. The Coast Guard will hold them accountable. I do want to point out that the emergency fund is an account within the Oil Spill Liability Trust Fund. It is not a separate fund of its own

Further, as the gentleman was critical of the administration's budget and properly said this is bipartisan criticism, our committee budget, in response to that of the administration, rejected their proposed cuts for the Coast Guard. We understand there is no daylight between us.

The SPEAKER pro tempore. The time of the gentleman has again expired.

Mr. OBERSTAR. I yield myself an additional 30 seconds.

I would also point out that the previous administration of 2005, six, seven, and eight approved 4,120 offshore leases, including for this particular MMS lease sale—or 206—an exemption from a "blow-out scenario requirement" for Outer Continental Shelf actions in the gulf. BP's exploration plan for Deepwater Horizon did not therefore include an analysis or a response plan for a blow-out at the wellhead.

Now I yield 3 minutes to the chair of the Coast Guard Subcommittee, the gentleman from Maryland (Mr

Mr. CUMMINGS. Thank you for yielding, Mr. Chairman.

Mr. Speaker, first of all, in following up on what the chairman just spoke about, we just got an email from the Coast Guard saying that BP has assured them that the near \$70 million for which they have been billed will be paid by the end of next week, and we will hold their feet to the fire.

As chairman of the Subcommittee on the Coast Guard and Maritime Transportation, I rise today in strong support of S. 3473, legislation to amend the Oil Pollution Act of 1990 to authorize advances from the Oil Spill Liability Trust Fund for the response to the Deepwater Horizon oil spill.

The Oil Spill Liability Trust Fund consists of two funds—the principal fund and an emergency fund. As was described yesterday by Mr. Craig Bennett, director of the National Pollution Funds Center, the emergency fund is, in essence, the operating fund from which we take the money necessary to pay for the operations of the 27 Federal entities that are responding to the Deepwater Horizon crisis. On May 3, the emergency fund received an authorized advance of \$100 million. There is currently no statutory authority for any more advances to be made. Furthermore, as of June 1, obligations from the fund totaled \$93 million.

We cannot allow the fund to go dry. This legislation simply authorizes additional advances of up to \$100 million per advance. Nothing in this legislation relieves BP of its responsibility to cover all of the costs which have and which will continue to result from this tragedy

I emphasize to our distinguished ranking member that I don't think there is one person in this body, either on your side or on this side, who is not adamant about making sure that BP pays every single penny—not dime—but every single penny that is due to the American people. However, based on the way the fund is currently established, it is necessary to authorize additional funds today in order to ensure that Federal response efforts are not interrupted.

I have already made two trips to the gulf coast, and I hope to make another one. I have seen firsthand the devastation caused by this spill. We cannot allow anything to threaten our ongoing cleanup efforts. Therefore, I urge my colleagues to join us in the passing of S. 3473.

I also would note, Mr. Speaker, that this allows us to act with the urgency of now to address these issues. We have windows of opportunity within which we can act and can get things done. We can get them done. We will get our money back, but the fact is that we have got to act now because there are people suffering, not only in Louisiana, but, certainly, in the ranking member's State and in so many other places.

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And so, with that, I want to thank the chairman and the ranking member for expeditiously getting this bill to the floor so that we can address the needs of our people.

Mr. MICA. Mr. Speaker, I yield 3 minutes to the gentleman from Louisiana (Mr. CAO), also a member of the Transportation and Infrastructure Committee.

Mr. CAO. Mr. Speaker, right after the oil spill, I had the opportunity to fly over the spill at ground zero, and as I flew over the gulf, I saw thousands of square miles of our beautiful waters being covered by this brown sludge and additional thousands of square miles of our beautiful gulf was covered by this oily slick.

I also toured by boat just a couple of weeks ago with the officials of Plaquemines Parish as well as Jefferson Parish, and as I was traveling through Barataria Bay, I saw patches of brown oil infringing on the oyster beds that are so integral to the seafood industry of Louisiana. And as I saw the oil as it encroaches upon the marshes and the wetlands, my heart dropped for the State of Louisiana as well as for the many fishermen and the many small businesses that are impacted by this catastrophe.

I also spent much of my time visiting businesses and talking to small business owners who are being impacted by this oil spill. I visited a seafood open market in Westwego and saw half of the businesses closed, and the parking lot remained empty. And I spoke to the business owners, and they informed me that their business has declined by more than half since the oil spill. And instead of being open for 5 days out of the week, 6 days out of the week, they are only open now 2 days out of the week.

So we see that the oil spill has had a devastating impact on the many people of the gulf coast and the many small businesses of the people of my district. Therefore, I believe that it is integral that we allow the money from the trust fund to be transferred to allow the Coast Guard the necessary resources to address the cleaning up of this oil spill.

We saw an absence of Federal Government post-Katrina. We saw how thousands of people struggled post-Katrina because of the absence of government, and I do not want the same problem to occur here with respect to this disaster caused by this oil spill. Therefore, I ask all of the Members to support this position.

Mr. OBERSTAR. I yield 2 minutes to the distinguished gentleman from New Jersey (Mr. HOLT).

Mr. HOLT. Mr. Speaker, I thank the chairman, the distinguished gentleman from Minnesota, for the time and also for dealing promptly with this legislation

There is a more than \$1.5 billion today in the trust fund, but the Coast

Guard and the other government agencies cannot access that because of existing limits on the per incident expenses and because of the cap on using this for natural resources and economic damages.

The trust fund exists so that we can get on with the work at hand, and I'm pleased that the chairman and the ranking member are moving promptly to give the administration the tools that they need to deal with this. There is work to be done, and it must be done quickly. This will take care of immediate expenditures.

We have also dealt with, here in the House, increasing the total capacity of the trust fund, and we must rapidly build up those collections from the oil companies in that trust fund. And then, of course, we must recover from BP and the other responsible parties the money that is used from the trust fund.

So spending this money now, and I hope the chairman has been clear for our colleagues, spending that money now does not absolve BP of any responsibility. It just allows the work to get on, and the funds will be collected from BP.

Also, because this only deals with the immediate incident, there is still a need to, I would argue, pass the Big Oil Bailout Prevention Act, or something of the sort that I've introduced along with a number of cosponsors, to deal with this long term, to raise the liability limit so that we can collect everything that is necessary from oil companies.

Mr. MICA. I yield $2\frac{1}{2}$ minutes to the distinguished gentleman from North Carolina (Mr. COBLE), also a senior member of the T and I Committee.

Mr. COBLE. Mr. Speaker, I rise in support of S. 3473. This legislation is absolutely critical to continue our oil spill response efforts in the Gulf of Mexico.

The Coast Guard and other agencies involved in the response to the Deepwater Horizon oil spill are spending tremendous amounts of time and effort ensuring every tangible resource is available to meet this response. By passing this legislation, we ensure that the Coast Guard can maintain these valiant efforts, while simultaneously ensuring other important missions are met, including maritime safety, security, defense, search and rescue efforts, mobility, and preparedness. As America's maritime guardian. The Coast Guard is always ready, and this legislation ensures this goal can continue to be met.

Finally, Mr. Speaker, it is important to note that the oil spill trust fund is funded by the petroleum industry and not the taxpayers.

I urge passage.

Mr. OBERSTAR. I reserve the balance of my time.

Mr. MICA. Well, Mr. Speaker, I will summarize for our side.

First of all, again, this is an emergency situation. We have to act, we

must act, and we will act. Let me make it clear, and I'm glad everyone on the other side has made it very clear, that BP's feet will be held to the fire to repay this money.

Now, it's good to come out here and hear that BP has called the other side and told them that they're going to pay, the check is in the mail, and that's all well, fine, and good. But I'd be glad to send somebody down to OMB and show them how they can send a rapid request for payment to BP as this thing moved forward because, again, the taxpayer shouldn't be left on the hook nor should this fund be left on the hook in any way for responsibility for this cleanup.

Finally, just a couple of points. It was mentioned that the Bush administration gave 4,200 leases—I think that was the figure—and that is true. It's also true, and the Democrat staff did an excellent job—I complimented them yesterday—in getting a list of the current drilling and production activities in the Gulf of Mexico, and I'll submit this to the RECORD. But if you look, there are about 3,500, 3,492 wells in relatively shallow water, 200 meters, about 600 feet up to the surface. There are only 25 a thousand meters below.

The Obama administration, coming into office, issued—these are deepwater, 1,000 feet to 8,000 feet—more than two dozen. We'll also submit that to the RECORD.

Now, if they knew this was a management problem in the Minerals Management Service, and I just cited the Bush administration investigated that agency for 2 years and conducted a very thorough review of what was going on, they must have known there was a management problem when they inherited it.

Instead, what did they do? Faster than BP can pay their bill, they took the proposal from BP in deepwater, some of the deepest water drill—here are the number of ones that the committee found that there's deepwater drilling in—and they carte blanche, rubber-stamped approval of this outline that BP gave them. One page, April 6. Those are the facts.

DRILLING AND PRODUCTION ACTIVITIES IN THE GULF OF MEXICO

Water depth in meters-	Active leases	Approved applications to drill-	Active platforms
0-200- 201-400- 401-800- 801-1,000- 1,000 and above	2,279- 143- 330- 412- 3,454-	33,590- 1,099- 835- 506- 1,634-	3,492 21 9 7 25
Total	6,618—	37,664-	3,554

Source: MMS, current as of June 1, 2010

I yield back the balance of my time. Mr. OBERSTAR. Mr. Speaker, I yield 30 seconds to the distinguished gentlewoman from Texas (Ms. JACKSON LEE).

Ms. JACKSON LEE of Texas. Mr. OBERSTAR, thank you for your leadership. Chairman CUMMINGS, as well, thank you for your leadership.

The Coast Guard is poised in the gulf working overtime, waiting for this drawdown, which is a reimbursable drawdown. But we have to do something now. We have to do something for the shrimpers, the fishermen, the oystermen, the restaurants. We have to do something for the people who are bleeding and need our help.

This is a BP problem, but it is an oil industry problem. We have to see them rise to the occasion, to develop a better claims system, to develop a recovery plan. But right now, the Coast Guard, as told to us in a meeting with them last week with Chairman CUMMINGS and Chairwoman BROWN, they need the money now. This is an important step.

We can go back and look at the noes, but we've got to say yes today. Vote for this legislation.

I also wish to thank Senator REID for introducing this very important piece of legislation in such a timely manner. Today, I rise in support of S. 3473, an amendment that would authorize advances from the Oil Spill Liability Trust Fund as created by the Oil Pollution Act of 1990.

BP is dragging its heels on the oil spill cleanup. The sooner we can get the wheels turning on the cleanup, the sooner we can make families whole again and ensure a safe environment for the Americans that had to bear the brunt of this disaster of mammoth proportions. Releasing some of the funds from the aforementioned trust will allow individuals to be able to support themselves in their Gulfbased industry. Just yesterday I testified before the House Transportation and Infrastructure Committee and proposed legislation that would allow for the release of 100 million dollars from the Oil Spill Liability Trust Fund.

The sooner we address the problem, the more likely we are to prevent more extensive damage. It has been well noted that BP's efforts alone will not suffice. As members of Congress, we must do everything we can to address and resolve this crisis in the most expedient manner, and releasing these funds will allow for a more efficient response.

This amendment would provide a muchneeded source of recourse and restitution for those victimized by this environmental disaster of massive proportions, caused by the April 20, 2010 explosion on the Deepwater Horizon oil vessel. It will also provide an avenue for accountability, which should be assigned, appropriately, to the parties responsible for imposing such suffering on the residents of the Gulf Coast area.

We are all very much aware of the hardship that has been inflicted upon the people in the Gulf Coast region. The oil, gushing at a rate of at least 12,000 to 19,000 barrels a day, has now spread over 42 miles beyond the spill site, 3,300 miles beneath the surface of the ocean. In its most concentrated areas, oil plumes created by the spill are sometimes over 15 miles long and 1,500 feet thick, depths below the water. This does not even account for the immense volume of oil which is less concentrated, but still very much diluted with the water of the Gulf Coast.

The immediate effects of the spill are being felt as far west as Houma, Louisiana, and as far east as the Apalachicola Bay in Florida. Not only have there been serious environmental effects, but marine wildlife has been seriously impeded by the developments. Fishermen and workers in related industries are

being deprived of their very source of income and livelihood. Even further, there are health effects resulting from the disaster that are increasing in number, daily.

According to a recent CNN article, there have been 71 reported cases of oil disaster related health problems ranging anywhere from headaches and coughing to more serious ailments. Additionally, the oil has reached shorelines across the coast, and is affecting beaches and their patrons.

It is imperative not only that the victims and potential claimants be afforded a source of recourse for the significant interruption of their way of life, but that the remedy process be made available in a timely fashion, as the effects of the oil spill are being compounded every day.

The Oil Pollution Act of 1990, adopted in response to the Exxon Valdez Alaska oil spill in 1989, governs the claims process associated with the British Petroleum disaster. According to the Act, any party liable for any threat or actual discharge of oil from a vessel or facility to navigable waters, adjoining shorelines, or the exclusive economic zone of the United States, is responsible for all cleanup costs incurred. Additionally, claimants may recover damages for injury to natural resources, loss of personal property, economic losses, and loss of subsistence use of natural resources. However, the Act caps economic damages at \$75 million from the party or parties responsible for an oil spill.

Seventy five million dollars is simply insufficient to compensate the victims of such a massive disaster. The law was passed in light of the *Exxon Valdez* oil spill. That spill was considered to be one of the largest environmental disasters in history, and involved the disgorgement of at least 10.8 million gallons of crude oil into Alaska waters.

I urge my colleagues to support this bill.
Mr. OBERSTAR. I yield myself the balance of my time.

Again, I'm greatly appreciative of the partnership in our committee with the gentleman from Florida and for working so expeditiously under minimal notice that both of us had to bring this unexpected but welcome legislation from the other body so quickly to the floor. I would hope that this and other measures that we will enact will be seen as a testimonial to the victims of that explosion on the Deepwater Horizon.

And as the gentleman from Florida said, I join him in commending the President for welcoming the families and consoling with them, and join in assurances to those families that Congress will continue to do everything right so that their lives will not have been lost in vain.

Madam Speaker, I ask unanimous consent to extend the debate time by 5 minutes on each side.

The SPEAKER pro tempore (Ms. Jackson Lee of Texas). Is there objection to the request of the gentleman from Minnesota?

There was no objection.

Mr. OBERSTAR. The purpose for this request is that we may resolve a technical problem that the Senate notified us of in the drafting of the language of the bill and in the reference to the ap-

propriate section of the Internal Revenue Code, and we need to spend just a few minutes and get the parliamentary language correct, and that will take a few more minutes to resolve.

I ask the gentleman from Florida to designate his staff to participate with ours and with the Parliamentarian in assuring that we have the language properly crafted.

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Mr. MICA. Will the gentleman yield? Mr. OBERSTAR. I yield to the gentleman from Florida.

Mr. MICA. Well, maybe you could explain, for the benefit of this side of the aisle in the House, what the changes would be.

I did have several changes that I would have liked to have addressed. I believe this particular legislation just deals with this spill. I would have hoped that we could have modified this so that, in the future, we wouldn't have to come back on an individual-spill basis to do what we are doing here today.

And also, because this is a unique circumstance, we have not found ourselves in this situation before, we could make some additional changes to the measure that would, in fact, sort of, clean up the statute.

But, again, I am not sure what particular parliamentary or minor technical changes the majority is prepared to make in the legislation at this time. We do want to be agreeable and move the process forward. Maybe, now, with those questions, you might respond.

Mr. OBERSTAR. Certainly. And I thank the gentleman. And I share that concern.

In the hearing yesterday, I made it very clear that the committee would move forward with the broader changes that the gentleman just discussed, Madam Speaker, so that the Coast Guard will have authority to draw larger sums, in hundred-million-dollar increments, with proper notification to Congress, without having to come back and legislate each time.

But that is beyond the scope of the pending bill. And the technical changes notified to us are of a truly technical nature. Expanding into the broader question that we are now discussing would require new legislation.

And I commit to the gentleman that that will be part of our bipartisan work in committee, and we will craft the appropriate language.

Mr. MICA. I thank the gentleman.

Mr. OBERSTAR. I yield 2 minutes to the distinguished gentleman from Florida (Mr. BOYD).

Mr. BOYD. Madam Speaker, I thank my friend, the gentleman from Minnesota.

Madam Speaker, BP's failure to have a responsible plan in place to deal with the effects of this oil spill obviously has caused untold harm to our coastal communities and the men and women on our gulf coast, many of which I represent.

More needs to be done at every level to respond to this crisis. But one thing we will not tolerate is for there to be any disruption to the ongoing cleanup and containment efforts currently under way in the gulf, which is why I stand before you today in full support of S 3473.

This bill ensures that the men and women fighting to contain this disaster have all the resources they need to continue their important work. Under this bill, the Federal Government will provide advance funding to sustain and support the cleanup and containment efforts currently under way.

But make no mistake: BP will be the ultimate financier. And they can count on receiving a bill once the total cost is in.

At the same time, while we are working to contain this crisis, we also must take steps to ensure this terrible situation does not become worse. Last week, Madam Speaker, I sent a letter to the President, urging his administration to develop a plan in case a tropical storm or hurricane hits the gulf coast, and it will.

The gulf region has weathered hurricanes in the past, but the presence of oil in our waters creates a number of unknown circumstances. And we need to be proactive in our efforts to protect our communities from a storm.

That is why next week I will convene the Joint Oil Spill-Hurricane Planning Conference to develop a comprehensive hurricane preparedness and recovery plan for north Florida. The conference will bring together local, State, and Federal officials and key stakeholders to develop a comprehensive and coordinated plan that identifies what actions need to be taken before, during, and after a possible storm.

We are clearly in uncharted waters, Madam Speaker, but that is no excuse for us failing to take action now against a threat that we know will strike sooner or later. We must begin planning now for this possibility.

The SPEAKER pro tempore. The time of the gentleman has expired.

Mr. OBERSTAR. I yield the gentleman an additional 20 seconds.

The SPEAKER pro tempore. The time of the gentleman from Minnesota has expired.

Mr. MICA. I yield the gentleman from Florida, my colleague from Florida, 30 seconds of my time.

Mr. BOYD. I thank my colleague, Mr. MICA, for yielding.

Madam Speaker, we must begin planning now for this possibility of a hurricane hitting the gulf coast and what effect the oil spill, what additional damage that will cause. We must ensure the current cleanup and containment efforts under way are able to continue unabated.

Madam Speaker, I urge support for S. 3473.

Mr. MICA. Madam Speaker, I guess as we conclude the extended time of debate on this measure to again revise some of the provisions of the emergency portion, \$150 million emergency

fund within the \$1.6 billion Oil Liability Trust Fund, I understand that there has been identified a minor technical glitch in the legislation as it came from the other body.

As a great American, former United States Senator Bob Dole, he used to say that his body, the U.S. Senate, is a great place if you like to see paint dry and grass grow, as far as the speed in which things are done.

However, here they have acted with due diligence and great speed and, in that speed, have made a minor technical error. And I am not going to tell anyone about it. And because this is a situation in which we must proceed on an emergency basis, I am going to overlook it, in fairness.

I would also like to yield to the gentleman, our honorable chairman of the T&I Committee, my partner, Mr. OBERSTAR.

Mr. OBERSTAR. Madam Speaker, I thank the distinguished gentleman for yielding.

We have agreed that the technical issue raised by representatives of the other body is of a nature that can be resolved by the administration upon passage of this bill. It is better for us to pass this bill now to address the substantive issue, release of funds from the Oil Spill Liability Trust Fund, and not delay progress in cleanup.

For that reason, we will pass the bill intact and let the administration deal with whatever issue comes up. Should any additional change be necessary of a technical nature, it can be dealt with at a later time.

I thank the gentleman for his understanding, for his patience, and for yielding me the time.

EXECUTIVE OFFICE OF THE PRESIDENT, OFFICE OF MANAGEMENT AND BUDGET,

Washington, DC, June 7, 2010.

Hon. NANCY PELOSI,

Speaker, House of Representatives,

Washington, DC.

DEAR MADAM SPEAKER: I am writing to urge the Congress to move quickly in enacting the FY 2010 Supplemental request. On June 4, 2010, Secretary Napolitano announced that the Coast Guard believes that within the next two weeks funding levels in the Oil Spill Liability Trust Fund's expenditure account will drop to levels that will force the Federal On-Scene Coordinator to begin to cut back Federal Deepwater Horizon response activities. We cannot allow the lack of funding to hamstring our Federal response to this national catastrophe.

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The President has ordered Federal agencies to bring all available and appropriate resources to bear in response to this disaster. Without legislative authorization, however, the Coast Guard cannot access the additional emergency fund resources necessary to pay for the Federal agencies' response to this tragic oil spill.

We appreciate your support in moving this critical legislation forward in the coming days

Sincerely,

PETER R. ORSZAG,

TIMELINE FOR APPROVALS OF DEEPWATER HORIZON LEASE

1986: MMS issues a list of categories of activities excluded from further review under NEPA within the Department of the Interior's "Department Manual."

May 27, 2004: The Bush Administration extends process by which MMS manages the NEPA process for offshore lease sales, including issuance of "categorical exclusions."

April 2007: MMS issues a Multistate environmental impact statement (EIS) for a proposed 5-year lease on the Outer Continental Shelf (OCS) that estimated a likelihood of 3 spills from platform drilling in deepwater that would produce approximately 1,500 barrels for each spill. As a result, the assessed impacts from oil spills under the 5-year lease were described as minimal. No extrapolation or hypothesis for what would happen if the spill were larger.

October 22, 2007: MMS issues its Environmental Assessment of the Proposed Gulf of Mexico OCS Oil and Gas Lease Sale 206, Central Planning Area. MMS estimated, based on historical data, that the probability of an offshore oil spill greater than 1,000 barrels reaching an environmentally sensitive resource was small. Accordingly, MMS finds that a supplemental EIS is not required and issues a FONNSI (Finding of No New Significant Impact)—over that assessed in the Multistate EIS for the 5-year lease on the OCS.

March 2008: BP purchased rights to drill for oil at MMS lease sale 206.

May 2008: MMS issues an exemption from a "blowout scenario requirement": for OCS actions in the Gulf (Notice to Lessee 2008). Accordingly, BP's exploration plan for the Deepwater Horizon site did not include an analysis or response plan for a blowout of the wellhead.

March 10, 2009: BP filed a 52-page exploration and environmental impact plan for the Macondo well, located in the Mississippi Canyon Block 252 of the Gulf, with MMS. This plan stated that it was "unlikely that an accidental surface or subsurface oil spill would occur from the proposed activities." In the plan, the company further asserted that if there was a spill, "due to the distance to shore (48 miles) and the response capabilities that would be implemented, no significant adverse impacts are expected." Pursuant to 43 U.S.C. § 1340, MMS is required to approve the BP exploration plan within 30 days of submission.

April 6, 2009: MMS approves BP exploration plan, with a categorical exclusion from NEPA, because the falls within the 2004 list of potential "categorical exclusions." Because of the categorical exclusion, the additional environmental impacts for a worst case scenario were not evaluated.

Mr. MICA. Reclaiming the time, also keep in mind the time that I yielded to the other side when they ran out of time. Madam Speaker.

The SPEAKER pro tempore. The gentleman has 2 minutes remaining.

Mr. MICA. But to conclude debate, again, I thank everyone for this bipar-

tisan effort. Even though, again, we have a minor technical glitch, we want to move the legislation forward; so I urge my colleagues to pass the measure.

Mr. McMAHON. I rise today in strong support of S. 3473. Since Day 1 of this disaster the Administration has brought all resources to bear to address ensure that damage to the environment, wildlife, and public health of the Gulf Region was as limited as possible.

In particular the United States Coast Guard has done outstanding work. As Vice Chair of the Coast Guard Subcommittee I know how hard the men and women of the Coast Guard have been working to contain this disaster. Led by Admiral Thad Allen, who has taken charge of federal on-the-ground response as National Incident Commander, the men and women of the Coast Guard are on the frontlines and deserve our gratitude and support

This legislation is critical to maintaining continuity in the federal government's response. It amends current law to allow the administration to take multiple advances of up to \$100 million from the Oil Spill Liability Trust Fund. Without passage of S. 3473, the Coast Guard could run out of funding for cleanup and prevention as early as next week. This cannot be allowed to happen. I urge all of my colleagues to support this straightforward, common-sense legislation. It is the least we can do at the moment to help ongoing efforts to help the people of the Gulf region.

Mr. MIČA. I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Minnesota (Mr. Oberstar) that the House suspend the rules and pass the bill, S. 3473.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. CUMMINGS. Madam Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX and the Chair's prior announcement, further proceedings on this motion will be postponed.

FHA REFORM ACT OF 2010

The SPEAKER pro tempore. Pursuant to House Resolution 1424 and rule XVIII, the Chair declares the House in the Committee of the Whole House on the state of the Union for further consideration of the bill, H.R. 5072.

□ 1125

IN THE COMMITTEE OF THE WHOLE

Accordingly, the House resolved itself into the Committee of the Whole House on the State of the Union for the further consideration of the bill (H.R. 5072) to improve the financial safety and soundness of the FHA mortgage insurance program, with Mr. PASTOR of Arizona in the chair.

The Clerk read the title of the bill.

The Acting CHAIR. When the Committee of the Whole rose on Wednesday June 9, 2010, all time for general debate had expired.

Pursuant to the rule, the amendment in the nature of a substitute printed in the bill shall be considered as an original bill for the purpose of amendment under the 5-minute rule and shall be considered read.

The text of the committee amendment in the nature of a substitute is as follows:

H.R. 5072

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled.

SECTION 1. SHORT TITLE.

This Act may be cited as the "FHA Reform Act of 2010".

SEC. 2. MORTGAGE INSURANCE PREMIUMS.

Subparagraph (B) of section 203(c)(2) of the National Housing Act (12 U.S.C. 1709(c)(2)(B)) is amended—

- (1) in the matter preceding clause (i)—
- (A) by striking "shall" and inserting "may";
- (B) by striking "0.50 percent" and inserting "1.5 percent"; and
- (2) in clause (ii), by striking "shall be in an amount not exceeding 0.55 percent" and inserting "may be in an amount not exceeding 1.55 percent".

SEC. 3. INDEMNIFICATION BY MORTGAGEES.

Section 202 of the National Housing Act (12 U.S.C. 1708) is amended by adding at the end the following new subsection:

"(i) Indemnification by Mortgagees.—

- "(1) IN GENERAL.—If the Secretary determines that a mortgage executed by a mortgage approved by the Secretary under the direct endorsement program or insured by a mortgagee pursuant to the delegation of authority under section 256 was not originated or underwritten in accordance with the requirements established by the Secretary, and the Secretary pays an insurance claim with respect to the mortgage within a reasonable period specified by the Secretary, the Secretary may require the mortgagee approved by the Secretary under the direct endorsement program or the mortgagee delegated authority under section 256 to indemnify the Secretary for the loss.
- "(2) FRAUD OR MISREPRESENTATION.—If fraud or misrepresentation was involved in connection with the origination or underwriting, the Secretary may require the mortgagee approved by the Secretary under the direct endorsement program or the mortgagee delegated authority under section 256 to indemnify the Secretary for the loss regardless of when an insurance claim is paid.
- ¹(3) REQUIREMENTS AND PROCEDURES.—The Secretary shall issue regulations establishing appropriate requirements and procedures governing the indemnification of the Secretary by the mortgage."

SEC. 4. DELEGATION OF INSURING AUTHORITY.

Section 256 of the National Housing Act (12 U.S.C. 1715z–21) is amended—

(1) by striking subsection (c);

- (2) in subsection (e), by striking ", including" and all that follows through "by the mortgagee"; and
- (3) by redesignating subsections (d) and (e) as subsections (c) and (d), respectively.

SEC. 5. AUTHORITY TO TERMINATE MORTGAGEE ORIGINATION AND UNDERWRITING APPROVAL.

Section 533 of the National Housing Act (12 U.S.C. 1735f-11) is amended—

- (1) in the first sentence of subsection (b), by inserting "or areas or on a nationwide basis" after "area" each place such term appears; and
- (2) in subsection (c), by striking "(c)" and all that follows through "The Secretary" in the first sentence of paragraph (2) and inserting the following:
- "(c) Termination of Mortgagee Origination and Underwriting Approval.—

"(1) TERMINATION AUTHORITY.—If the Secretary determines, under the comparison provided in subsection (b), that a mortgagee has a rate of early defaults and claims that is excessive, the Secretary may terminate the approval of the mortgagee to originate or underwrite single family mortgages for any area, or areas, or on a nationwide basis, notwithstanding section 202(c) of this Act.

"(2) PROCEDURE.—The Secretary".

SEC. 6. DEPUTY ASSISTANT SECRETARY OF FHA FOR RISK MANAGEMENT AND REGU-LATORY AFFAIRS.

- (a) ESTABLISHMENT OF POSITION.—Subsection (b) of section 4 of the Department of Housing and Urban Development Act (42 U.S.C. 3533(b)) is amended—
 - (1) by inserting "(1)" after "(b)"; and

(2) by adding at the end the following new paragraph:

"(2) There shall be in the Department, within the Federal Housing Administration, a Deputy Assistant Secretary for Risk Management and Regulatory Affairs, who shall be appointed by the Secretary and shall be responsible to the Federal Housing Commissioner for all matters relating to managing and mitigating risk to the mortgage insurance funds of the Department and ensuring the performance of mortgages insured by the Department."

(b) TERMINATION.—Upon the appointment and confirmation of the initial Deputy Assistant Secretary for Risk Management and Regulatory Afairs pursuant to section 4(b)(2) of the Department of Housing and Urban Development Act, as amended by subsection (a) of this section, the position of chief risk officer within the Federal Housing Administration, filled by appointment by the Federal Housing Commissioner, is abolished.

SEC. 7. USE OF OUTSIDE CREDIT RISK ANALYSIS SOURCES.

Section 202 of the National Housing Act (12 U.S.C. 1708), as amended by the preceding provisions of this Act, is further amended by adding at the end the following new subsection:

"(j) USE OF OUTSIDE CREDIT RISK ANALYSIS SOURCES.—The Secretary may obtain the services of, and enter into contracts with, private and other entities outside of the Department in—

"(1) analyzing credit risk models and practices employed by the Department in connection with such mortgages;

"(2) evaluating underwriting standards applicable to such mortgages insured by the Department: and

"(3) analyzing the performance of lenders in complying with, and the Department in enforcing, such underwriting standards.".

SEC. 8. REVIEW OF MORTGAGEE PERFORMANCE.

Section 533 of the National Housing Act (12 U.S.C. 1735f-11) is amended—

- (1) in subsection (a), by inserting after the period at the end the following: "For purposes of this subsection, the term 'early default' means a default that occurs within 24 months after amortgage is originated or such alternative appropriate period as the Secretary shall establish.";
- (2) in subsection (b), by inserting after the period at the end of the first sentence the following: "The Secretary shall also identify which mortgagees have had a significant or rapid increase, as determined by the Secretary, in the number or percentage of early defaults and claims on such mortgages, with respect to all mortgages originated by the mortgagee or mortgages on housing located in any particular geographic area or areas."; and
- (3) by adding at the end the following new subsections:

"(d) SUFFICIENT RESOURCES.—There is authorized to be appropriated to the Secretary for each of fiscal years 2010 through 2014 the amount necessary to provide additional full-time equivalent positions for the Department, or for

entering into such contracts as are necessary, to conduct reviews in accordance with the requirements of this section and to carry out other responsibilities relating to ensuring the safety and soundness of the Mutual Mortgage Insurance Fund.

"(e) REPORTING TO CONGRESS.—Not later than 90 days after the date of enactment of the FHA Reform Act of 2010 and not less often than annually thereafter, the Secretary shall make available to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate any information and conclusions pursuant to the reviews required under subsection (a). Such report shall not include detailed information on the performance of individual mortgages."

SEC. 9. USE OF NATIONWIDE MORTGAGE LICENS-ING SYSTEM AND REGISTRY.

(a) USE BY MORTGAGEES, OFFICERS, AND OWNERS; USE FOR INSURED MORTGAGES.—

(1) MORTGAGEES, OFFICERS, AND OWNERS.— Section 202 of the National Housing Act (12 U.S.C. 1708), as amended by the preceding provisions of this Act, is further amended by adding at the end the following new subsections:

"(k) USE OF NATIONWIDE MORTGAGE LICENS-ING SYSTEM AND REGISTRY FOR MORTGAGEES, OFFICERS, AND OWNERS.—The Secretary may require, as a condition for approval of a mortgagee by the Secretary to originate or underurite mortgages on single family that are insured by the Secretary, that the mortgagee—

"(1) btain and maintain a unique company identifier assigned by the Nationwide Mortgage Licensing System and Registry, as established by the Conference of State Bank Supervisors and the American Association of Residential

Mortgage Regulators; and

"(2) obtain and maintain, as relates to any and all officers or owners of the mortgagee who are subject to the requirements of the S.A.F.E. Mortgage Licensing Act of 2008, or are otherwise required to register with the Nationwide Mortgage Licensing System and Registry, the unique identifier assigned by the Nationwide Mortgage Licensing System and Registry, as established by the Conference of State Bank Supervisors and the American Association of Residential Mortgage Regulators."

(2) INSURED MORTGAGES.—Section 203 of the National Housing Act (12 U.S.C. 1709) is amended by adding at the end the following new subsection:

"(y) USE OF NATIONWIDE MORTGAGE LICENS-ING SYSTEM AND REGISTRY FOR INSURED LOANS.—The Secretary may require each mortgage insured under this section to include the unique identifier (as such term is defined in section 1503 of the S.A.F.E. Mortgage Licensing act of 2008 (12 U.S.C. 5102)) and any unique company identifier assigned by the Nationwide Mortgage Licensing System and Registry, as established by the Conference of State Bank Supervisors and the American Association of Residential Mortgage Regulators."

(b) COORDINATION WITH STATE REGULATORY AGENCIES.—Section 202 of the National Housing Act (12 U.S.C. 1708), as amended by the preceding provisions of this Act, is further amended by adding at the end the following new subsection:

"(l) Information Sharing With State Regulatory Agencies.—

"(1) JOINT PROTOCOL ON INFORMATION SHAR-ING.—The Secretary shall, through consultation with State regulatory agencies, pursue protocols for information sharing, including the appropriate treatment of confidential or otherwise restricted information, regarding either actions described in subsection (c)(3) of this section or disciplinary or enforcement actions by a State regulatory agency or agencies against a mortgage (as such term is defined in subsection (c)(7)).

"(2) COORDINATION.—To the greatest extent possible, the Secretary and appropriate State

regulatory agencies shall coordinate disciplinary and enforcement actions involving mortgagees (as such term is defined in subsection (c)(7)).".

SEC. 10. REPORTING OF MORTGAGEE ACTIONS TAKEN AGAINST OTHER MORTGAGEES.

Section 202 of the National Housing Act (12 U.S.C. 1708(e)), as amended by the preceding provisions of this Act, is further amended by adding at the end the following new subsection:

'(m) Notification of Mortgagee Actions.-The Secretary shall require each mortgagee, as a condition for approval by the Secretary to originate or underwrite mortgages on single family or multifamily housing that are insured by the Secretary, if such mortgagee engages in the purchase of mortgages insured by the Secretary and originated by other mortagaees or in the purchase of the servicing rights to such mortaages, and such mortgagee at any time takes action to terminate or discontinue such purchases from another mortgagee based on any determination, evidence, or report of fraud or material misrepresentation in connection with the origination of such mortgages, the mortgagee shall, not later than 15 days after taking such action, shall notify the Secretary of the action taken and the reasons for such action.'

SEC. 11. ANNUAL ACTUARIAL STUDY AND QUAR-TERLY REPORTS ON MUTUAL MORT-GAGE INSURANCE FUND.

Subsection (a) of section 202 of the National Housing Act (12 U.S.C. 1708(a)) is amended—

- (1) in the second sentence of paragraph (4), by inserting before the period at the end the following: ", any changes to the current or projected safety and soundness of the Fund since the most recent report under this paragraph or paragraph (5), and any risks to the Fund"; and (2) in paragraph (5)—
- (A) in subparagraph (D), by striking "and" at the end:
- (B) in subparagraph (E), by striking the period at the end and inserting "; and";

(C) by adding at the end the following:

"(F) any other factors that are likely to have an impact on the financial status of the Fund or cause any material changes to the current or projected safety and soundness of the Fund since the most recent report under paragraph (4).

The Secretary may include in the report under this paragraph any recommendations not made in the most recent report under paragraph (4) that may be needed to ensure that the Fund remains financially sound.".

SEC. 12. REVIEW OF DOWNPAYMENT REQUIRE-MENTS.

Section 205 of the National Housing Act (12 U.S.C. 1711) is amended by adding at the end the following new subsection:

"(g) REVIEW OF DOWNPAYMENT REQUIRE-MENTS.—If, at any time when the capital ratio (as such term is defined in subsection (f)) of the Mutual Mortgage Insurance Fund does not comply with the requirement under subsection (f)(1), the Secretary establishes a cash investment requirement, for all mortgages or mortgagors or with respect to any group of mortgages or mortgagors, that exceeds the minimum percentage or amount required under section 203(b)(9), thereafter upon the capital ratio first complying with the requirement under subsection (f)(1) the Secretary shall review such cash investment requirement and, if the Secretary determines that such percentage or amount may be reduced while maintaining such compliance, the Secretary shall subsequently reduce such requirement by such percentage or amount as the Secretary considers appropriate.".

SEC. 13. DEFAULT AND ORIGINATION INFORMA-TION BY LOAN SERVICER AND ORIGI-NATING DIRECT ENDORSEMENT LENDER.

(a) COLLECTION OF INFORMATION.—Paragraph (2) of section 540(b) of the National Housing Act

(12 U.S.C. 1712 U.S.C. 1735f-18(b)(2)) is amended by adding at the end the following new subparagraph:

"(C) For each entity that services insured mortgages, data on the performance of mortgages originated during each calendar quarter occurring during the applicable collection period, disaggregated by the direct endorsement mortgagee from whom such entity acquired such servicina."

(b) APPLICABILITY.—Information described in subparagraph (C) of section 540(b)(2) of the National Housing Act, as added by subsection (a) of this section, shall first be made available under such section 540 for the applicable collection period (as such term is defined in such section) relating to the first calendar quarter ending after the expiration of the 12-month period that begins on the date of the enactment of this Act.

SEC. 14. THIRD PARTY SERVICER OUTREACH.

- (a) AUTHORITY.—The Secretary of Housing and Urban Development may, to the extent any amounts for fiscal year 2010 or 2011 are made available in advance in appropriation Acts for reimbursements under this section, provide reimbursement to servicers of covered mortgages (as such term is defined in subsection (e)) for costs of obtaining the services of independent third parties meeting the requirements under subsection (b) of this section to make in-person contact with mortgagors under covered mortgages whose payments under such mortgages are 60 or more days past due, solely for the purposes of providing information to such mortgagors regarding—
- (1) available counseling by housing counseling agencies approved by the Secretary; and
- (2) available mortgage loan modification, refinance, and assistance programs.

(b) QUALIFIED INDEPENDENT THIRD PARTIES.— An independent third party meets the requirements of this subsection if the third party—

- (1) is an entity, including a housing counseling agency approved by the Secretary, that meets standards, qualifications, and requirements (including regarding foreclosure prevention training, quality monitoring, safeguarding of non-public information) established by the Secretary for purposes of this section for in-person contact about available mortgage loan modification, refinance, and assistance programs;
- (2) does not charge any fees or require other payments, directly or indirectly, from any mortgagor for making in-person contact and providing information and documents under this section.
- (c) TREATMENT OF PERSONAL, NON-PUBLIC, AND CONFIDENTIAL INFORMATION.—An independent third party whose services are obtained using amounts made available for use under this section and the mortgage servicer obtaining such services shall not use, disclose, or distribute any personal, non-public, or confidential information about a mortgagor obtained during an in-person contact with the mortgagor, except for purposes of engaging in the process of modification or refinance of the covered mortgage.
- (d) DATE OF CONTACT AND DISCLOSURES.— Each independent third party whose services are obtained by a mortgage servicer using amounts made available for use under this section shall—
- (1) initiate in-person contact with a mortgagor not later than 10 days after the date upon which payments under the covered mortgage of the mortgagor become 60 days past due; and
- (2) upon making in-person contact with a mortgagor, provide the mortgagor with a written document that discloses—
- (A) the name of, and contact information for, the independent third party and the mortgage servicer:
- (B) that the independent third party has contracted with the mortgage servicer to provide the in-person contact at no charge to the mortgagor;

- (C) that the independent third party is an agent of the mortgage servicer;
- (D) that the in-person contact with the mortgagor consists of providing information about available counseling by a housing counseling agency approved by the Secretary and available mortgage loan modification, refinance, and assistance programs;
- (E) that the independent third party and the mortgage servicer are prohibited from the use, disclosure, or distribution of personal, non-public, and confidential information about the mortgagor, obtained during the in-person contact, except for purposes of engaging in the process of modification or refinance of the covered mortgage;
- (F) any other information that the Secretary determines should be disclosed.
- (e) DEFINITION OF COVERED MORTGAGE.—For purposes of this section, the term "covered mortgage" means a mortgage on a 1- to 4-family residence insured under the provisions of subsection (b) or (k) of section 203, section 234(c), or 251 of the National Housing Act (12 U.S.C. 1709, 1715y, 1715z-16).

SEC. 15. GAO REPORTS ON FHA AND GINNIE MAE.

Not later than the expiration of the 12-month period beginning on the date of the enactment of this Act, the Comptroller General of the United States shall submit to the Congress the following reports:

(1) FHA REPORT.—A report on the single family mortgage insurance programs of the Secretary of Housing and Urban Development and the Mutual Mortgage Insurance Fund established under section 202(a) of the National Housing Act (12 U.S.C. 1708(a)) that—

(A) analyzes such Fund, the economic net worth, capital ratio, and unamortized insurance-in-force (as such terms are defined in section 205(f)(4) of such Act (12 U.S.C. 1711(f)(4))) of such Fund, the risks to the Fund, how the capital ratio of the Fund affects the mortgage insurance programs under the Fund and the broader housing market, the extent to which the housing markets are more dependent on mortgage insurance provided through the Fund since the financial crisis began in 2008, and the exposure of the taxpayers for obligations of the Fund;

(B) analyzes the methodology of the capital ratio for the Fund under section 205(f) of such Act and examines other alternative methodologies with respect to which methodology is most appropriate to meet the operational goals of the Fund under section 202(a)(7):

(C) analyzes the effects of the increases in the limits on the maximum principal obligation of mortgages made by the FHA Modernization Act of 2008 (title I of division B of Public Law 110–289), section 202 of the Economic Stimulus Act of 2008 (Public Law 110–185; 122 Stat. 620), section 1202 of division A of the American Recovery and Reinvestment Act of 2009 (Public Law 111–5; 123 Stat. 225), and section 166 of the Continuing Appropriations Resolution, 2010 (as added by section 104 of division B of Public Law 111–88; 123 Stat. 29723) on—

- (i) the risks to and safety and soundness of the Fund:
- (ii) the impact on the affordability and availability of mortgage credit for borrowers for loans authorized under such higher loan limits;
- (iii) the private market for residential mortgage loans that are not insured by the Secretary of Housing and Urban Development; and
- (iv) the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation; and
- (D) analyzes the impact on affordability to FHA borrowers, and the impact to the Fund, of seller concessions or contributions to a borrower purchasing a residence using a mortgage that is insured by the Secretary.
- (2) GINNIE MAE.—A report on the Government National Mortgage Association that identifies—
- (A) the volume and share of the residential mortgage market that consists of mortgages that

back securities for which the payment for principal and interest is guaranteed by such Association and how the Association has been affected by the economic recession, credit crisis, and downturn in the housing markets occurring during 2008, 2009, and 2010;

(B) the capacity of the Association to manage the volume of business it conducts and securities it guarantees, particularly with regard to the recent dramatic increase in such volume, including the ability of the Association to conduct appropriate oversight of contractors and issuers of securities for which the payment of principal and interest is guaranteed by the Association and to determine whether the characteristics of various mortgage products constitute appropriate collateral for the federally guaranteed securities for which payment of principal and interest is guaranteed by such Association;

(C) the impacts, if any, resulting from such increased volume of business conducted by the Association and securities it guarantees and the challenges such increased volume poses to the internal controls of the Association; and

(D) the existing capital net worth requirements for aggregators of mortgages that issue securities that are based on or backed by such mortgages and payment of principal and interest on which is guaranteed by such Association and recommends an appropriate required level of net worth for such aggregators and issuers to protect the financial interests of the Federal Government and the taxpayers.

The Acting CHAIR. No amendment to the committee amendment is in order except those printed in House Report 111–503. Each amendment may be offered only in the order printed in the report, by a Member designated in the report, shall be considered read, shall be debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, shall not be subject to amendment, and shall not be subject to a demand for division of the question.

AMENDMENT NO. 1 OFFERED BY MS. WATERS

The Acting CHAIR. It is now in order to consider amendment No. 1 printed in House Report 111–503.

Ms. WATERS. Mr. Chairman, I have an amendment at the desk made in order under the rule.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Amendment No. 1 offered by Ms. WATERS: Page 9, line 19, after "single family" insert

"residences".
Page 18, line 24, strike "12-month" and in-

sert "18-month".

Page 14, after line 16, insert the following new section:

SEC. 13. AUTHORIZATION TO PARTICIPATE IN THE ORIGINATION OF FHA-INSURED LOANS.

- (a) SINGLE FAMILY MORTGAGES.—Section 203(b) of the National Housing Act (12 U.S.C. 1709(b)) is amended by striking paragraph (1) and inserting the following new paragraph:
- "(1) Have been made to a mortgagee approved by the Secretary or to a person or entity authorized by the Secretary under section 202(d)(1) to participate in the origination of the mortgage, and be held by a mortgage approved by the Secretary as responsible and able to service the mortgage properly."
- (b) HOME EQUITY CONVERSION MORTGAGES.— Section 255(d) of the National Housing Act (12 U.S.C. 1715z-20(d)) is amended by striking paragraph (1) and inserting the following new paragraph:

- "(1) have been originated by a mortgagee approved by, or by a person or entity authorized under section 202(d)(1) to participate in the origination by, the Secretary;".
- Page 14, line 17, strike "13" and insert "14".
- Page 15, line 14, strike "14" and insert "15".

Strike line 23 on page 18 and all that follows through page 22, line 20, and insert the following:

SEC. 16. GAO REPORT ON FHA.

Not later than the expiration of the 12-month period beginning on the date of the enactment of this Act, the Comptroller General of the United States shall submit to the Congress a report on the single family mortgage insurance programs of the Secretary of Housing and Urban Development and the Mutual Mortgage Insurance Fund established under section 202(a) of the National Housing Act (12 U.S.C. 1708(a)) that—

- (1) analyzes such Fund, the economic net worth, capital ratio, and unamortized insurance-in-force (as such terms are defined in section 205(f)(4) of such Act (12 U.S.C. 1711(f)(4))) of such Fund, the risks to the Fund, how the capital ratio of the Fund affects the mortgage insurance programs under the Fund and the broader housing market, the extent to which the housing markets are more dependent on mortgage insurance provided through the Fund since the financial crisis began in 2008, and the exposure of the taxpayers for obligations of the Fund:
- (2) analyzes the methodology for determining the Fund's capital ratio under section 205(f) of such Act and examines alternative methods for assessing the Fund's financial condition and their potential impacts on the Fund's ability to meet the operational goals under section 202(a)(7) of such Act;
- (3) analyzes the potential effects of the increases in the limits on the maximum principal obligation of mortgages made by the FHA Modernization Act of 2008 (title I of division B of Public Law 110–289), section 202 of the Economic Stimulus Act of 2008 (Public Law 110–185; 122 Stat. 620), section 1202 of division A of the American Recovery and Reinvestment Act of 2009 (Public Law 111–5; 123 Stat. 225), and section 166 of the Continuing Appropriations Resolution, 2010 (as added by section 104 of division B of Public Law 111–88; 123 Stat. 29723) on—
- (A) the risks to and safety and soundness of the Fund;
- (B) the impact on the affordability and availability of mortgage credit for borrowers for loans authorized under such higher loan limits:
- (C) the private market for residential mortgage loans that are not insured by the Secretary of Housing and Urban Development; and
- (D) the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation; and
- (4) analyzes the impact on affordability to FHA borrowers, and the impact to the Fund, of seller concessions or contributions to a borrower purchasing a residence using a mortgage that is insured by the Secretary.

At the end of the bill, add the following new sections:

SEC. 17. INCREASED LOAN LIMITS FOR DESIGNATED COUNTIES.

(a) AUTHORITY.—Notwithstanding any other provision of law, the Secretary of Housing and Urban Development (in this section referred to as the "Secretary") may increase the dollar amount limitations on the principal obligation of mortgages otherwise determined under section 203(b)(2) of the National Housing Act for any county that is designated under this section.

- (b) Procedure.—
- (1) FEDERAL REGISTER NOTICE.—Any designation of a county under this section shall be made only pursuant to application by the county for such designation, in accordance with procedures that the Secretary may establish. The Secretary may establish such procedures only by publication in the Federal Register not later than 60 days after the date of the enactment of this Act.
- (2) FINAL DETERMINATION.—If the Secretary establishes procedures for applications under paragraph (1) and receives a completed application for designation under this section of a county in accordance with such procedures, the Secretary shall issue a final determination regarding such application for designation, based on the criteria under subsection (c), not later than 60 days after such receipt.
- (c) DETERMINATION CRITERIA.—The Secretary may designate an applicant county under this section only if the county is located within a micropolitan area (as such term is defined by the Director of the Office of Management and Budget) and meets the following criteria:
- (1) More than 70 percent of the border of the applicant county abuts two or more metropolitan statistical areas (as such term is defined by the Director of the Office of Management and Budget) for which each dollar amount limitation on the principal obligation of a mortgage that may be insured under section 203 of the National Housing Act, in effect at the time of such determination, is at least 40 percent greater than the dollar amount limitation for the same size residence for the applicant county. For purposes of such calculation, the dollar amount limitations of such abutting counties shall not include any increase attributable to the authority under this section.
- (2) The applicant county has experienced significant population growth, as evidenced by an increase of 15 percent or more during the 10 years preceding the application, according to statistics of the United States Census Bureau or such other appropriate criteria as the Secretary shall establish.
- (3) The dollar amount limitation on the principal obligation of a mortgage on housing in the applicant county that may be insured under section 203 of the National Housing Act, in effect at the time of such application, is the minimum such dollar amount limitation allowable under the matter that follows clause (ii) in section 203(b)(2)(A) of the National Housing Act.
- (d) ESTABLISHMENT OF LOAN LIMITS.—For a county designated under this section, the Secretary may increase the maximum dollar amount limitations on the principal obligation of mortgages otherwise determined under section 203(b)(2) of the National Housing Act to such levels as are appropriate, taking into consideration the criteria established for such designation, but not to exceed the dollar amount limitations for the abutting metropolitan statistical area meeting the requirements of subsection (c)(1) that has the lowest such dollar amount limitations.
- (e) EFFECTIVE DATE AND TERM OF DESIGNATION OF NEW COUNTYWIDE LOAN LIMITS.—A designation of a county under this section, and the maximum dollar amount limitations for such county pursuant to subsection (d), shall—
- (1) take effect upon the expiration of the 60-day period that begins upon the final determination for the county referred to in subsection (b)(2): and
- (2) remain in effect until the end of the calendar year in which such designation takes effect.
- (f) LOAN LIMITS FOR SUCCEEDING YEARS.— With respect to each calendar year immediately following the calendar year in which

a county is designated under this subsection, the Secretary may, notwithstanding any other provision of law, continue or adjust the dollar amount limitations in effect pursuant to this section for such designated county for such preceding year, as appropriate, consistent with the criteria under this section.

SEC. 18. IDENTIFICATION REQUIREMENTS FOR BORROWERS.

Section 203 of the National Housing Act (12 U.S.C. 1709), as amended by the preceding provisions of this Act, is further amended by adding at the end the following new subsection:

"(z) IDENTIFICATION REQUIREMENTS FOR BORROWERS.—No mortgage on a 1- to 4-family dwelling may be insured under this title unless the mortgagor under such mortgage—

"(1) provides a valid Social Security Number; and

"(2) is (A) a United States citizen, (B) a lawful permanent resident alien, or (C) a non-permanent resident alien who legally resides in and is authorized to work in the United States.

The Secretary shall establish policies under which mortgagees verify compliance with the requirements under this subsection.".

The Acting CHAIR. Pursuant to House Resolution 1424, the gentle-woman from California (Ms. WATERS) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentle-woman from California.

Ms. WATERS. Mr. Chairman, I yield myself such time as I may consume.

Mr. Chairman, the manager's amendment would make technical corrections to the underlying FHA Reform Act of 2010 and would respond to a GAO request for more time to complete the mandated study on FHA.

This amendment would also facilitate HUD's implementation of a recently finalized rule whereby FHA will no longer directly approve loan correspondents or mortgage brokers but will require lenders to approve brokers.

Under the language proposed in this amendment, loan correspondents would be permitted to continue closing loans in their own name, a critical business function, and continue to utilize table funding arrangements.

This amendment also addresses eligibility for FHA loans by requiring FHA borrowers to have a valid Social Security number and limiting FHA loans to only U.S. citizens and legal immigrants. This language ensures that undocumented immigrants or other individuals who are in the country unlawfully cannot get FHA mortgages, while still providing that lawful immigrants can continue to stimulate demand in the U.S. housing market through the purchase of homes.

Finally, this amendment provides that the Secretary may increase loan limits for micropolitan counties surrounded by higher-cost areas that are experiencing significant growth.

Again, this amendment strengthens an already strong bill, and I urge my colleagues to support it.

Mr. Chairman, I reserve the balance of my time.

□ 1130

Mrs. CAPITO. Mr. Chairman, I claim the time in opposition, but I am not opposed to the amendment.

The Acting CHAIR. Without objection, the gentlewoman from West Virginia is recognized for 5 minutes.

There was no objection.

Mrs. CAPITO. I would like to thank the chairwoman of the Housing Subcommittee for her good work on this bill and for this manager's amendment. We have worked together on this amendment, as we have with the rest of the bill.

As she summarized in her statement, this provides provisions that drops out a few provisions that were problematic, but it also increases the requirements for identification, for a valid Social Security number and to be a U.S. citizen to be able to have access to FHA programs. I think it goes to the core of a lot of discussion that we've had on this floor, and certainly we want to make certain that those who are eligible for programs are able to access them and those that are ineligible are unable to access them.

So as I said, we've worked together on this amendment, and I plan to support the manager's amendment.

With that, I yield back the balance of my time.

Ms. WATERS. Mr. Chairman, I have no further requests for time on this amendment, and I yield back the balance of my time.

The Acting CHAIR. The question is on the amendment offered by the gentlewoman from California (Ms. WATERS).

The question was taken; and the Acting Chair announced that the ayes appeared to have it.

Ms. WATERS. Mr. Chair, I demand a recorded vote.

The Acting CHAIR. Pursuant to clause 6 of rule XVIII, further proceedings on the amendment offered by the gentlewoman from California will be postponed.

AMENDMENT NO. 2 OFFERED BY MR. CARDOZA

The Acting CHAIR. It is now in order to consider amendment No. 2 printed in House Report 111–503.

Mr. CARDOZA. Mr. Chairman, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Amendment No. 2 offered by Mr. CARDOZA: Page 15, line 20, strike "(e)" and insert "(f)".

Page 18, after line 16, insert the following new subsection:

(e) PRIORITY.—In providing reimbursements under this section, the Secretary of Housing and Urban Development shall provide priority to independent third parties serving mortgagors under covered mortgages in areas experiencing a mortgage foreclosure rate and unemployment rate higher than the national average for the most recent 12-month period for which satisfactory data are available.

Page 18, line 17, strike "(e)" and insert "(f)".

The Acting CHAIR. Pursuant to House Resolution 1424, the gentleman from California (Mr. CARDOZA) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from California.

Mr. CARDOZA. I yield myself such time as I may consume.

In recent weeks we have seen a small but slow and steady improvement in the national housing market while other parts of the country, like my congressional district in the San Joaquin Valley, have continued to deteriorate. I have repeatedly explained to the administration that their programs are not doing enough to stem the problems of the rising tide of foreclosures in areas like the Central Valley in California.

As this economic devastation continues, we must redouble our efforts to help our constituents as we work to improve the fundamentals of the economy and hopefully eventually pull ourselves out of this situation. We must ensure that we are doing everything that we can to help those who are suffering the most.

Counseling services are just one component of this comprehensive approach that we need to deal with this ongoing crisis. People must know their options when faced with foreclosure so that they can make informed decisions based on their own personal circumstances. Navigating these options is often difficult, stressful, and confusing to those who have never had to deal with such issues. Counseling can help some people find ways to stay in their homes while it offers others a path to resolve an impending foreclosure and get back on their feet.

If we are going to incentivize mortgage servicers to provide third-party counselors to borrowers who are behind on their mortgage payments, then we ought to make sure we give priority to those areas who are hurting the most. My amendment would prioritize foreclosure counseling services to areas of the country that have been the hardest hit by the housing crisis.

I urge my colleagues on both sides of the aisle to support this amendment and to refocus our efforts on those who need the help the most.

I reserve the balance of my time.

Mrs. CAPITO. I would like to claim the time in opposition, although I am unopposed to the amendment.

The Acting CHAIR. Without objection, the gentlewoman from West Virginia is recognized for 5 minutes.

There was no objection.

Mrs. CAPITO. I rise in support of the amendment offered by the gentleman from California.

As my colleague from California knows all too well, rising foreclosure and delinquency rates continue to affect all areas of the mortgage market. Secondary markets for mortgages have seen a significant drawback that has led to a reduction in the availability of credit. Lenders have tightened credit

standards making it more difficult for delinquent borrowers to refinance.

At the same time, because of falling home prices and certainly in many parts of the country, like the gentleman's home district, borrowers are finding themselves unable to refinance into more affordable or fixed-rate products because their outstanding mortgage loan balances exceed their homes' values.

States such as California, Florida, Arizona, and Nevada continue to dominate the national delinquency and foreclosure markets. The Cardoza amendment prioritizes assistance to the areas that have been hardest hit by foreclosure and unemployment compared to the rest of the country.

I am prepared to support the gentleman's amendment, and I would like to say that one area of the gentleman's amendment that I particularly am in favor of—because we kind of go through this discussion on a lot of different bills, where to put the greater emphasis, and I think the greater emphasis and the greater dollar assistance need to go to the places that are the hardest hit and do have the most difficult problems. And so I think this is well-intentioned, and I would support the amendment.

I reserve the balance of my time.

Mr. CARDOZA. Mr. Chairman, I thank the gentlelady for her comments and her support of my amendment. It is very important that we do move in this direction.

At this time, I yield 1 minute to the chairwoman of the subcommittee, a true champion for those who are trying to remain in their homes, and she's done so much to try to help us alleviate the challenges that we face in my district and throughout our State, the gentlewoman from California (Ms. WATERS).

Ms. WATERS. I would like to thank my colleague from California. I certainly support this amendment.

The gentleman from California has been one of the most active Members of this Congress in bringing attention to the economic fallout of the foreclosure crisis. I am well aware that his district located in my home State of California has one of the highest foreclosure rates in the country. California has the Nation's fourth highest foreclosure rate with one in every 192 housing units receiving a foreclosure filing last April.

Unfortunately, due to the economic impacts of foreclosures on communities, high foreclosure rates are sometimes accompanied by high unemployment rates. At 13 percent, California's unemployment rate is higher than the national unemployment rate of 9.5 percent. By prioritizing foreclosure counseling services to the hardest hit areas, this amendment would ensure that the homeowners most in need of these services would receive them, helping to stabilize communities that are already facing economic troubles.

I support this amendment, and I certainly thank the gentleman for offer-

ing it. I hope my colleagues will vote "yes."

Mrs. CAPITO. Again, I voice my support for the amendment, and I yield back the balance of my time.

Mr. CARDOZA. This amendment is straightforward and common sense. I believe that Congress must ensure that all efforts to provide assistance during these difficult times actually help those that need it the most.

I urge adoption of the amendment, and I yield back the balance of my time.

The Acting CHAIR. The question is on the amendment offered by the gentleman from California (Mr. CARDOZA). The amendment was agreed to.

AMENDMENT NO. 3 OFFERED BY MR. CAO

The Acting CHAIR. It is now in order to consider amendment No. 3 printed in House Report 111–503.

Mr. CAO. Mr. Chair, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Amendment No. 3 offered by Mr. CAO:

Page 16, line 4, strike "and".

Page 16, line 6, strike the period and insert "; and".

Page 16, after line 6, insert the following:
(3) available counseling regarding financial management and credit risk.

The Acting CHAIR. Pursuant to House Resolution 1424, the gentleman from Louisiana (Mr. CAO) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Louisiana.

Mr. CAO. Mr. Chairman, I rise today in support of my amendment to H.R. 5072, the FHA Reform Act of 2010. The bill we are considering today is a much-needed piece of legislation to help bolster the Federal Housing Administration and help prevent another housing crisis.

As someone from a district that is both in recovery and one with incredible housing needs, I especially appreciate this bill. I congratulate Chairman FRANK and Ranking Member BACHUS for bringing this important legislation to the floor.

I think the portion of the bill which provides information about loan modification and housing counseling to a mortgager at risk of early default is important. The amendment that I propose slightly expands this requirement by including language that includes credit risk and financial management counseling information.

I know that many times, especially in the current economic downturn, people headed for foreclosure have many other debt issues. Low- and middle-income families, those most likely to have FHA loans, often don't know that there is counseling available to help them understand the credit risk associated with foreclosure and loan modification. Many do not have the skills to manage this risk. They don't know that there is often free or low-cost fi-

nancial management information available to them for help. That is why I have drafted the additional language to help these families get information about the full range of services available to them. This is good policy from which any constituent in my district can benefit.

This is about giving people the information they need to be successful. As policymakers, we should not only aim to preserve homeownership but to encourage responsible homeownership. By empowering people, we are taking a proactive stance towards aborting another financial crisis.

I reserve the balance of my time.

Ms. WATERS. I rise to claim the time in opposition, although I am not opposed to the amendment.

The Acting CHAIR. Without objection, the gentlewoman from California is recognized for 5 minutes.

There was no objection.

Ms. WATERS. I thank the gentleman for this amendment which would ensure that FHA borrowers who are having difficulty paying their loans would receive counseling about credit risk and financial management in addition to information about loan modification assistance and the availability of housing counseling.

Financial literacy is an important tool for empowering consumers, especially those consumers who are having difficulty making mortgage payments. The gentleman's amendment would enhance the housing counseling resources provided by the bill. By allowing borrowers to learn about how to manage their non-mortgage debt, they could be helpful in ensuring that they are able to remain current in their mortgages after modification.

I support this amendment, and I urge an "aye" vote.

I yield back the balance of my time. Mr. CAO. I yield back the balance of my time.

The Acting CHAIR. The question is on the amendment offered by the gentleman from Louisiana (Mr. CAO).

The amendment was agreed to.

AMENDMENT NO. 4 OFFERED BY MS. BEAN

The Acting CHAIR. It is now in order to consider amendment No. 4 printed in House Report 111–503.

Ms. BEAN. Mr. Chairman, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Amendment No. 4 offered by Ms. BEAN:

At the end of the bill, add the following new section:

SEC. 16. AUTHORITY TO ESTABLISH HIGHER MIN-IMUM CASH INVESTMENT REQUIRE-MENT.

(a) AUTHORITY.—Paragraph (9) of section 203(b) of the National Housing Act (12 U.S.C. 1709(b)(9)) is amended by adding at the end the following new subparagraph:

"(D) AUTHORITY TO ESTABLISH HIGHER MINIMUM REQUIREMENT.—The Secretary may establish a higher minimum cash investment requirement than the minimum requirement under subsection (a), for all mortgagors or a

certain class or classes of mortgagors, which may be based on criteria related to borrowers' credit scores or other industry standards related to borrowers' financial soundness. In establishing such a higher minimum cash investment requirement, the Secretary shall take into consideration the findings of the most recent annual report to the Congress on minimum cash investments pursuant to section 16(b) of the FHA Reform Act of 2010."

(b) REPORT.—Not later than the expiration of the 12-month period beginning on the date of the enactment of this Act and annually thereafter, the Secretary of Housing and Urban Development shall submit to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate a report detailing the implementation of the minimum cash investment requirements under section 203(b)(9) of the National Housing Act (12 U.S.C. 1709(b)(9)) and discussing and analyzing options for proposed changes to such requirements, including changes that would take into account borrowers' credit scores or other industry standards related to borrowers' financial soundness. Such report shall-

- (1) analyze the impacts that any actual or proposed such changes are projected to have on—
- (A) the financial soundness of the Mutual Mortgage Insurance Fund;
- (B) the housing finance market of the United States; and
- (C) the number of borrowers served by the Federal Housing Administration;
 (2) explain the reasons for any actual or
- (2) explain the reasons for any actual or proposed such changes in the such requirements made since the last report under this subsection:
- (3) evaluate the impact of any actual or proposed such changes in such requirements on the Mutual Mortgage Insurance Fund;
- (4) evaluate the impacts of any actual or proposed such changes on potential mortgagors under mortgages on one- to four-family dwellings insured by the Secretary under the National Housing Act; and
- (5) evaluate the impact of any actual or proposed such changes on the soundness of the housing market in the United States.

The Acting CHAIR. Pursuant to House Resolution 1424, the gentle-woman from Illinois (Ms. BEAN) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentlewoman from Illinois.

Ms. BEAN. Mr. Chairman, I yield myself such time as I may consume.

Mr. Chairman, the amendment I am here to talk to my colleagues about today protects taxpayers and increases government accountability while preserving a critical program that has helped 37 million Americans become homeowners since 1934

My amendment requires HUD and the FHA to conduct annual comprehensive assessments and considerations for increased minimum down payment requirements in the FHA mortgage guarantee program and grants the FHA greater authority to do so.

Currently, the minimum cash investment requirement, commonly referred to as the "down payment requirement," is set at 3.5 percent. HUD has used its existing authority to propose a 10 percent down payment requirement for borrowers with credit scores below 580, and I applaud FHA Commissioner

Stevens and HUD for this important step to protect taxpayer dollars.

However, it's important for HUD to be given clear direction on evaluating future down payment increases as data suggests that the foreclosure crisis is not yet over.

According to core logic, approximately one in four borrowers are underwater in their mortgages, which means they owe more than their house is currently worth. As borrowers become increasingly underwater, they lose incentive to continue to pay their mortgage, which can lead to delinquency and further foreclosures.

While it is difficult for individual homeowners to guard against large swings in the housing market, one important tool for preventing negative equity is to require a meaningful down payment. To make sure HUD is setting down payment requirements for the FHA program that will sufficiently protect the Federal Government from excessive defaults, my amendment requires HUD to submit an annual report to Congress regarding proposed or actual increases. The report would require HUD to analyze the impacts that they would have on the financial soundness of the Mutual Mortgage Insurance Fund-which is the reserve fund referenced frequently in today's debate—also the effect on the housing finance market of the United States and the number of borrowers served by the FHA program.

□ 1145

The amendment requires HUD to consider the findings of these annual reports in determining whether higher down payment requirements are warranted. In addition, it grants authority to HUD to establish requirements for all borrowers or a class or classes of borrowers, and it directs HUD to consider a borrower's credit score when making these decisions.

Combined, this amendment will mandate HUD to evaluate resetting down payment requirements every year, and it will ensure the Federal Government is effectively protected from unnecessary risk. This amendment allows Congress to protect taxpayers without being overly prescriptive or handcuffing the FHA with specific terms. Instead, it provides the FHA the authority to make fact-based decisions based on the level of defaults and market conditions.

We learned from the current mortgage crisis that the FHA needs the data and the flexibility to address changes in today's more dynamic and diverse mortgage market and to protect taxpayers. We also recognize the importance of preserving access to affordable mortgages for millions of American families. FHA has helped Americans attain home ownership and has provided crucial mortgage insurance at times when the private market has pulled back from the mortgage market.

This legislation well-complements the consumer and taxpayer protections in the Wall Street reforms Congress is moving towards final passage.

I urge my colleagues to support the Bean amendment and the underlying bill

I reserve the balance of my time.

Mrs. CAPITO. I rise to claim time in opposition, although I'm not opposed to the amendment.

The Acting CHAIR. Without objection, the gentlewoman from West Virginia is recognized for 5 minutes.

There was no objection.

Mrs. CAPITO. As the gentlewoman from Illinois stated, this gives HUD the authority to increase FHA down payments and would require an annual report. I'd like to ask the gentlelady, if I could, a question about her amendment, if she would be willing to help me out with some clarification.

You mentioned in your statement that HUD had already raised the down payment requirements with those of credit scores of 580 and below up to 10 percent. So my question is, it seems apparent to me that HUD already has the authority that you are granting in this amendment. HUD can already now go in and raise down payments. I would like to know what the distinction is or what the difference of the authority is that you're granting in your amendment from the authority that HUD already has.

I yield to the gentlewoman from Illinois.

Ms. BEAN. Well, first of all, it's mandating it. They have to evaluate the facts every year and then propose to Congress why they are or aren't making changes. So that's different than what they've been required to do in the past.

Mrs. CAPITO. But still, the authority they have to raise down payment requirements is already existing in current law.

Ms. BEAN. They do have the authority to make changes.

Mrs. CAPITO. Basically, the change is more in the annual report and the requirement that HUD has to look at those reports and make a statement to the committee and to Congress?

Ms. BEAN. That's correct.

Mrs. CAPITO. I thank the gentlelady for clarification, and as I said previously, I am prepared to support this amendment.

I don't believe I have any further requests for time; so I yield back the balance of my time.

Ms. BEAN. I yield such time as she may consume to Congresswoman WA-

Ms. WATERS. Mr. Chairman, this amendment reiterates the existing authority of the Secretary of Housing and Urban Development to raise down payment standards if he deems it necessary to ensure the financial health of FHA, and that is exactly what Secretary Donovan, with the help of Commissioner Stevens is doing because data indicates it is the best thing to do for the current economic environment. In addition, the Secretary has the authority to reduce this down payment

should economic conditions change and data indicates that it can be done while preserving the health of the capital reserves.

This amendment also calls for the Secretary to provide an annual report on the implementation of the minimum down payment requirement, the impact on FHA's capital reserves, the housing market generally, all the number of FHA borrowers, and the impact of any proposed changes on borrowers on the fund.

I believe this is a sensible amendment that increases transparency and accountability and should receive strong, bipartisan support, and I thank Congresswoman BEAN for all of the work that she's done on this committee and for this amendment.

The Acting CHAIR. The question is on the amendment offered by the gentlewoman from Illinois (Ms. BEAN).

The amendment was agreed to.

AMENDMENT NO. 5 OFFERED BY MR. GARRETT OF NEW JERSEY

The Acting CHAIR. It is now in order to consider amendment No. 5 printed in House Report 111–503.

Mr. GARRETT of New Jersey. Mr. Chairman, I have an amendment.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Amendment No. 5 offered by Mr. GARRETT of New Jersey:

Page 3, after line 16, insert the following new section:

SEC. 3. DOWNPAYMENT REQUIREMENT OF 5 PER-CENT AND PROHIBITION OF FINANC-ING OF CLOSING COSTS.

Section 203 of the National Housing Act (12 U.S.C. 1709) is amended—

(1) in subsection (b)(9)(A), by striking "3.5 percent" and inserting "5.0 percent"; and

(2) in subsections (b)(2) and (k)(3)(A), by striking "(including such initial service charges, appraisal, inspection, and other fees as the Secretary shall approve)" each place such term appears and inserting "(which may not include any initial service charges, appraisal, inspection, or other fees or closing costs as the Secretary shall prohibit)".

The Acting CHAIR. Pursuant to House Resolution 1424, the gentleman from New Jersey (Mr. GARRETT) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from New Jersey.

Mr. GARRETT of New Jersey. I yield myself 3 minutes.

Ĭ want to begin by restating the obvious, and that is, the FHA right now is in serious financial trouble. Their book of business during 2005 and 2006 and 2007 was really pretty small back then, and in 2008, FHA's lending took off to really high levels and currently is around 30 percent of the market. Typically, the default from mortgages occurs not in the first couple of years but in three, four, five, six, and seven years.

So we've already seen a sharp increase in delinquency and defaults with the FHA book, and we've not even gotten into the typically bad areas, the problem years for 2008 and 2009 so we're probably going to see those numbers go off the track.

Some of my colleagues on the other side of the aisle may say that there isn't going to be a problem because underwriting standards have tightened up some and the average FICO score has gone up. If you think about it, that really misses the point. In the mortgage business, you make pennies and you lose dollars. Because of the tremendous increase in volume, the FHA has insured thousands of more loans from higher credit borrowers but they insured thousands of more loans from more credit risky borrowers, too. Those numbers just aren't going to balance out. So, when the FHA has to pay a claim on default, it costs significantly more than the proceeds, than the few extra pennies they get by issuing more loans. For example, the premiums from 10 additional good loans would not cover the losses from 10 additional riskier loans in default. In fact, I doubt it would cover even

This point also debunks the claim that if you raise the down payment you will hurt the FHA because the accompanying reduction in volume will not allow them to collect as many fees. Why is that? The more loans you insure, the more defaults you will experience and you will not be able to recoup the losses with those additional premiums.

A second point. Another argument they will make is that the FHA's LTV ratio, the loan-to-value ratio, above 95 percent are a lower percentage of the books today than they were just a few years ago, but this fails to acknowledge that it's because their book has grown so much over the last few years. So I would argue this, that of the total numbers, there are significantly more loans over there that are above 95 percent LTV and over 96.5 which is a critical number simply because of their ability to finance the up-front premiums now. And with more loans with higher LTVs means what? More riskier loans.

FHA's own actuarial report says this: "Based on previous econometric studies of mortgage behavior, a borrower's equity position in the mortgaged house is one of the most important drivers of default behavior. The larger the equity position a borrower has, the greater the incentive to avoid default on the loan."

So that's why I've come up with this amendment. It's not a 20 percent down payment or 15 percent or even a 10 percent, which many private lenders right now require, but we go for the reasonable one, the compromise, 5 percent down payment. I support home owners as much as the next guy, and I want everybody to be able to afford their own home if they could. But we have to learn something from our past history, and we have to be responsible here in this House.

I find the debate over the problems with the FHA eerily similar to the debates we've had leading up to Fannie Mae and Freddie Mac. As taxpayers now are pumping hundreds of billions of dollars into Fannie and Freddie now, history has shown that we were on the right side of the debate then with Fannie and Freddie then, and I want to make sure that when this FHA bill goes through this House now, and at the conclusion of this debate as well, I want to make sure that myself and all of my colleagues are on the right side of this debate as well.

So I urge my colleagues to be all on the right side of this, this debate in history and to support my amendment. I reserve the balance of my time.

Mr. FRANK of Massachusetts. Mr. Chairman, I rise to claim the time in opposition.

The Acting CHAIR. The gentleman is recognized for 5 minutes.

Mr. FRANK of Massachusetts. I yield myself 3 minutes.

Mr. Chairman, there were several aspects of the debate over housing during the period that led up to the crisis. Part of it was over Fannie Mae and Freddie Mac, but an even bigger part—because it involved Fannie Mae and Freddie Mac—was over sub-prime loans being made largely, although not entirely, on the unregulated banking system, and there were those who defended that. There were those who opposed efforts to rein it in.

In fact, with regard to Fannie Mae and Freddie Mac, I changed my own position with regard to them when in 2004 the administration, without congressional input, ordered Fannie Mae and Freddie Mac to buy more loans from people below the median income. We tried, many of us, during the period of 2004, 2005, and 2006 to get legislation adopted to ban sub-prime loans being granted imprudently. We had, the Congress, given the Federal Reserve the authority to do that in 1994, but Mr. Greenspan refused to do that. He since has apologized for that error.

So the question was not whether or not there was a general lack of discipline but whether there was a particular lack of discipline in containing sub-prime mortgages. The relevance of that is that the FHA doesn't do that. In fact, at a time of general ideological opposition of regulation of the mortgage market outside the banking system, there was very little regulation of sub-prime mortgages being granted to people who couldn't afford them, who made no down payment, who didn't have to document their income. Because of all that, we ran into these problems, and the FHA's percentage went down. That's a major reason why the FHA went down. The FHA has never been guilty of that laxity of practice.

So, part of the reason for the increase in the FHA share is that we have been able finally to cut back on the sub-prime mortgages being granted imprudently, and the FHA has much stricter standards. Yet, I want to stress—and this is a major cause of the Fannie and Freddie problem is that they were pushed into buying sub-

prime mortgages that never should have been given in the first place. That's not the FHA.

It's also the case that the FHA has stepped up in recent years, probably at congressional urging. The down payment has gone up. The up-front fee has gone up. The FHA has power now to go up to a 10 percent and has done this, a 10 percent down payment for people with a weak credit score. That's already part of the FHA's proposal.

The gentlewoman from Illinois' amendment just adopted makes it clear they can do even more, but to go beyond that, to the degree the gentleman from New Jersey wants to do, would undercut the ability of people who are capable of paying their mortgages from getting mortgage loans. That's why we have an unusual coalition opposing this amendment. It actually included a majority of the Republicans on the Committee on Financial Services who voted against this amendment, but it includes people on all sides of the housing market.

The Acting CHAIR. The time of the gentleman has expired.

Mr. FRANK of Massachusetts. I yield myself an additional 30 seconds.

We have the Consumer Federation, the Center for Responsible Lending, the people who have distinguished themselves by being opposed to subprime lending when others in this Chamber didn't want any restriction, and the Realtors and the home builders, those who are in the business of providing housing, those who are advocates for consumers come together to say this goes too far and would go beyond what is needed for responsible lending

I reserve the balance of my time.

Mr. GARRETT of New Jersey. I yield 1 minute to the gentleman from Arizona (Mr. FLAKE).

Mr. FLAKE. I thank the gentleman for yielding.

I rise in support of the amendment.

We can learn from history but we really can't revise it as much as we want to try. We're hearing the same arguments now that we heard about Fannie and Freddie, that there's no trouble, they're solvent, everything's fine. We're hearing the same thing with FHA now, but I can tell you, when FHA insured simply, what was it one in fifty homes, now it's one in four, or guarantees the loan on that amount, we're going to face trouble here unless we make additional changes to the ones that are being proposed to this bill. This is a prudent amendment.

It would raise from 3.5 to 5 percent the minimum down payment. It gives more individuals more skin in the game for their home and fewer individuals will walk away. They will try to work it out and try to make their mortgages go on.

□ 1200

We cannot afford to ignore history, and if we reject this amendment, we are ignoring history.

Mr. FRANK of Massachusetts. Mr. Speaker, I have the right to close.

I reserve the balance of my time.

Mr. GARRETT of New Jersey. Mr. Speaker, to close, I take, to begin with, the words of the gentlewoman from Illinois who really makes my case in her amendment which, really, unfortunately, does not go far enough. She says, on the floor, that the FHA does need clear direction what to do in this area of downpayments. Unfortunately, they have not done the job up to this point in time, and now she says we have to give them that clear direction. That is what my amendment would do.

In no uncertain terms, we would say that those people who are not the best risks out there should have a minimum of 5 percent down. I also take from her very own words, she points out the fact that one out of four homes right now are under water. Well, do we want to find ourselves in this situation again 4 or 5 years from now from those very same people when one out of four homeowners are under water when they only have a few couple of percentage points down on their house that they are going to say, I can simply walk away from this house because there is really not much of an investment in it.

I don't think we want to rehash this argument again. I don't think we want to be in this situation again where the American taxpayer is put on the hook, just as it is now, to the tune of \$400 billion over the life of the GSAs. We don't want to have to come out and bail out FHAs.

Let's do the prudent thing right now. Let's be on the right side of history and make sure we have a prudent downpayment for FHA loans.

I yield back the balance of my time. Mr. FRANK of Massachusetts. Mr. Chairman, may I inquire how much time remains?

The Acting CHAIR. The gentleman from Massachusetts has $1\frac{1}{2}$ minutes.

Mr. FRANK of Massachusetts. First, Mr. Chairman, let me be clear, the FHA has gone beyond the gentleman from New Jersey with regard to borrowers who are risky. For borrowers with a 580 or below credit score, the FHA has already used the authority we have given them to raise the downpayment to 10 percent, so we are talking about people above the 580 credit score.

Secondly, there was a total misreading of history with Fannie Mae and Freddie Mac. Yes, some of us thought earlier there wasn't a problem. After it was in order by the Bush administration in 2004 for them to get to more than 50 percent of purchases or mortgages for people below the median income, many of us changed our position and pushed for reform of Fannie Mae and Freddie Mac.

Unfortunately, that didn't happen, because of a dispute between the Republican House and the Republican Senate, until 2007, when this House took the lead and finally got it done in 2008. But the problem was that

throughout that, we had ideological opposition from the deregulators against restricting subprime loans of the sort that led to trouble, and the FHA doesn't do that.

Mr. Speaker, I would submit for the RECORD letters from the Mortgage Bankers Association, National Association of Home Builders, National Association of REALTORS, Centers for Responsible Lending, the National Association of Consumer Advocates, the National Council of La Raza, Consumer Federation of America who point out not that we don't need restriction but that the FHA already has them. Again, to confuse this with the situation in which ideological opposition to sensible regulation allowed subprime loans to predominate outside the FHA is a confusion of the reality.

JUNE 9, 2010.

Hon. Barney Frank,

Chair, House Committee on Financial Services, Rayburn House Office Building, Washington, DC.

DEAR CONGRESSMAN FRANK: The Federal Housing Administration's mortgage insurance program has never been more important to our housing markets than it is today. During this period of prolonged stress in our markets, Congress should avoid making any program changes that would further harm consumers and stall our economic recovery. The organizations listed below strongly oppose amendments to H.R. 5072, the FHA Reform Act, which would increase FHA's downpayment requirement, decrease FHA's loan limits, or otherwise limit FHA's ability to insure loans.

Raising FHA's downpayment requirement will do little to strengthen FHA's capital reserve ratio. Rather, it will put homeownership out of reach for many families and for others could deplete their cash reserves for home and other emergencies. Increasing FHA's downpayment could disenfranchise more than 300,000 responsible homeowners. We strongly oppose this amendment offered by Rep. Garrett (R-NJ).

We also oppose an amendment offered by Rep. Price (R-GA) that would limit FHA's market share to 10 percent of the housing finance market. We all welcome the return of private lending and corresponding reduction in FHA's market share, as that will indicate a return to a healthy housing market. But today, FHA is appropriately serving its countercyclical role of providing credit and needed liquidity when the private market is not available to many homebuyers. Legislating an arbitrary reduction in market share in the midst of a housing downturn will have a negative impact on homeownership. We strongly oppose this amendment which will dramatically harm our nation's economic recovery.

Lastly, we ask you to oppose an amendment by Rep. Turner (R-OH) that would reduce the FHA loan limits. FHA's loan limits were temporarily increased in the Economic Stimulus Act of 2008. These higher limits allow American families in communities nationwide to obtain safe, affordable mortgage financing. Decreasing these limits would have a significant impact on the recovery of many housing markets and the overall liquidity of the mortgage industry. Today the private market for loans above the existing limits is small. Reducing the FHA limits will paralyze home sales above the cap, and hurt our housing recovery.

FHA is a critical part of our housing economy. Its programs offer borrowers access to prime-rate mortgages, require stringent underwriting, and will not insure a loan with a

loan-to-value greater than 96.5 percent. We urge you to oppose these amendments that will only hamper this important program.

Sincerely.

MORTGAGE BANKERS
ASSOCIATION.
NATIONAL ASSOCIATION OF
HOME BUILDERS.
NATIONAL ASSOCIATION OF
REALTORS®.

JUNE 7, 2010.

DEAR REPRESENTATIVE: We write in strong support of H.R. 5072, FHA Reform Act of 2010, scheduled for consideration by the House this week. The Federal Housing Administration (FHA) is playing its intended countercyclical role, providing borrowers with access to prime credit. Moreover, the FHA has already taken aggressive steps to manage credit risk and it has appropriate discretion to take additional action as necessary. H.R. 5072 provides the necessary tools to insure the financial stability of FHA and to protect taxpayers from risk.

We strongly oppose any amendments to further raise the FHA-required downpayment. Congress addressed this issue in 2008 with the passage of the Housing and Economic Recovery Act, which increased FHA's downpayment requirement from 3 percent to 3.5 percent. The current downpayment requirement represents a significant financial commitment and sufficient investment to insure a borrower's seriousness about homeownership. Increasing FHA's downpayment to 5 percent would, according to the U.S. Department of Housing and Urban Development, reduce the volume of loans endorsed by FHA by more than 40 percent, while only contributing \$500 million in additional budget receipts (as opposed to the expected \$4.1 billion from the other announced changes to the program).

The proposed change could have an especially harsh impact on African-American and Hispanic borrowers, who traditionally have much lower accumulated wealth and have benefited from the opportunities that fully documented, standard FHA loans with low down payments offer.

FHA is a critical part of our nation's economic recovery. Increasing the downpayment requirement will make homeownership more difficult for American families and disenfranchise more than 300,000 responsible homebuyers. This is not the time to make unnecessary steps to a program that is serving such a vital function in our housing finance system. We urge you to oppose any amendments to increase FHA's downpayment requirement.

Sincerely,

CENTER FOR RESPONSIBLE LENDING.

CONSUMER FEDERATION OF AMERICA.

NATIONAL ASSOCIATION OF CONSUMER ADVOCATES. NATIONAL ASSOCIATION OF REALTORS®.

NATIONAL COUNCIL OF LA

NATIONAL FAIR HOUSING ALLIANCE.

I yield back the balance of my time. The Acting CHAIR. The question is on the amendment offered by the gentleman from New Jersey (Mr. GAR-RETT).

The question was taken; and the Acting Chair announced that the noes appeared to have it.

Mr. GARRETT of New Jersey. Mr. Chair, I demand a recorded vote.

The Acting CHAIR. Pursuant to clause 6 of rule XVIII, further pro-

ceedings on the amendment offered by the gentleman from New Jersey will be postponed.

AMENDMENT NO. 6 OFFERED BY MR. TIERNEY

The Acting CHAIR (Mr. CUELLAR). It is now in order to consider amendment No. 6 printed in House Report 111–503.

Mr. TIERNEY. Mr. Chairman, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

At the end of the bill, add the following new section:

SEC. 16. MORTGAGE INSURANCE PREMIUM REFUNDS.

(a) AUTHORITY.—The Secretary of Housing and Urban Development shall, to the extent that amounts are made available pursuant to subsection (c), provide refunds of unearned premium charges paid at the time of insurance for mortgage insurance under title II of the National Housing Act (12 U.S.C. 1707 et seq.) to or on behalf of mortgagers under mortgages described in subsection (b).

(b) ELIGIBLE MORTGAGES.—A mortgage described in this section is a mortgage on a one- to four-family dwelling that—

(1) was insured under title II of the National Housing Act (12 U.S.C. 1707 et seq.);

(2) is otherwise eligible, under the last sentence of subparagraph (A) of section 203(c)(2) of such Act (12 U.S.C. 1709(c)(2)(A)), for a refund of all unearned premium charges paid on the mortgage pursuant to such subparagraph, except that the mortgage—

(A) was closed before December 8, 2004; and

(B) was endorsed on or after such date.

(c) AUTHORIZATION OF APPROPRIATIONS.— There is authorized to be appropriated for each fiscal year such sums as may be necessary to provide refunds of unearned mortgage insurance premiums pursuant to this section.

The Acting CHAIR. Pursuant to House Resolution 1424, the gentleman from Massachusetts (Mr. TIERNEY) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Massachusetts.

Mr. TIERNEY. Mr. Chairman, I yield myself such time as I may consume.

Mr. Chairman, there are instances when, after we have done all the research and completed all other options and exhausted them, a legislative remedy may still be required in order to help our constituents in our district offices with a particular problem. Those occasions give us the opportunity to evidence how Congress can work on their behalf, how Congress can help solve problems, and how Congress could have a direct and positive effect on people's lives. This is one of those times, and I appreciate the fact that the Rules Committee has made this amendment in order.

This amendment seeks to assist those people who, while they were in the process of pursuing their dream of homeownership, were unfairly impacted by a statutory change to HUD's upfront mortgage insurance premium refund policy. Now, under HUD's Upfront Mortgage Insurance Premium Refund policy, borrowers paid an upfront mortgage insurance of $1\frac{1}{2}$ percent of their FHA loan amount, and if they

prepaid their loans, the borrowers could be due refunds on that prepaid insurance amount.

However, in 2005, with the Consolidated Appropriations Act, Congress included language directing that the mortgages after the time of that date of enactment, which was December 8, 2004, that would no longer be true. Borrowers would no longer be eligible for refunds of their prepaid insurance.

So now there are about 15,000 people in this country who tried to do the right thing and play by the rules. They are constituents of all of ours who closed on their mortgage before that December 8, 2004, date in order to be able to get their refund. But, regrettably, they were prevented from receiving their refund because HUD didn't endorse their loan until after December 8, 2004. Now the constituents tell us they were never adequately informed by the lender of those potential provisions, and the lenders tell us they didn't do it because they weren't told by HUD until after the effective date, in fact, not until January of 2005.

I know of one particular family in my district from Gloucester, Massachusetts, who were harmed by that new provision in the law. They did everything right. They played by the rules. They closed their loan in November of 2004 without notice of the change of law, but they have been prevented from receiving their refund of some \$4,200 because HUD didn't do their mortgage until after December 10 of 2004. Certainly, that's an unintended consequence of the provisions in the Consolidated Appropriations Act of 2005.

This amendment makes a meaningful first step toward helping certain eligible homeowners and borrowers, many of whom are low-income families, as I say, who played by the rules. I say this is a first step because we later have to go to Appropriations to get money to fulfill this policy. But this clearly is the right policy. It is the fair thing to do. It is the right thing to do, and we have to discuss and argue about the money to appropriate in order to make whole these people at a later date.

But I suggest that if we all want to do the right thing by policy, I urge my colleagues to support this amendment. I reserve the balance of my time.

Mrs. CAPITO. Mr. Chairman, I rise to claim time in opposition to the amendment.

The Acting CHAIR. The gentlewoman from West Virginia is recognized for 5

Mrs. CAPITO. I think the gentleman from Massachusetts brings forward an issue, and I have great sympathy for those who are caught basically, it sounds like, in a bureaucratic maze here, missed a date not really by their own doing but by maybe just because of the process they were involved in.

The question I have, and the reason I have skepticism on the gentleman's amendment, he began with, I think the number that the gentleman said, this may influence 15,000 folks.

Was that the number that you said in your statement?

I yield to the gentleman from Massachusetts.

Mr. TIERNEY. Yes, 15,593, according to the Department.

Mrs. CAPITO. The other question I would ask the gentleman, and I know we would have to go to Appropriations to get the money allotted for this particular amendment: What would be the approximate cost of something like this? This is something where we are in this time of debt and deficit, and we need to cut our spending here. I think we need to be very vigilant on the bottom line. What is the bottom line of this amendment?

Mr. TIERNEY. I thank you for raising that point that this is a two-step process. This part of the process, in fact, talks about whether we will have a policy that will enable us at some appropriate time to appropriate the money.

Mrs. CAPITO. Right.

Mr. TIERNEY. We are not appropriating the money now, and I think that's a debate for another day and another time if we decide whether we want to be fair to these people or put it off for some other time, but the total for that 15,593 people, according to the Department, would be \$10,372,661.61, more or less.

Mrs. CAPITO. Thank you. Very precise. I appreciate that.

I still have skepticism even about 10 million, which in everyday dollars is still quite a bit of money. And, as I said, we need to look at what we are doing on the bottom line here.

So, while I am very sympathetic and I think that the amendment has some merit, I would stand in opposition to the amendment.

I yield back the balance of my time. Mr. TIERNEY. Mr. Chairman, I understand that \$10 million is \$10 million, and that's a lot of money to each one of us individually and, of course, we should be concerned. It's not proportionately a lot in our \$1.7 trillion budget.

But I think the real number to look at here is what does it mean to these individuals who are harmed by government policy on no doing of their own. So if it's \$4,200 to a family in my district or \$4,200 to a family in the gentlewoman's district, that's what's driving our economy right now.

For people to have every expectation of getting the return of that money and to play by the rules only to have the bureaucracy undercut them, I think that's the issue of fairness that we are dealing with here.

Now, we will have an issue later on about whether or not we think now is the appropriate time to put \$10 million on the floor to help people out, and that will be a day for them. But I think we should deal with the policy now and authorize that to be done at some date either this year or next year, or whenever we can make the argument in Congress that it's time to be fair.

I think we can all say in this amount, given the huge meaning this is to individuals, now is the time to be fair; 15,000 people wronged by government bureaucracy in amounts that are every bit as significant to them individually, the \$4,200, as \$10 million may be to all of us in the aggregate. It's an impact on their lives. It's whether or not their families are going to be able to make it through this crisis, whether or not they are going to be able to meet the everyday needs of food, health care, education, clothing and those things that are important to their family.

Again, in closing, I just reiterate, this is the authorization process. Let's set the policy of fairness. We can debate the other later. And let's keep in mind these people played by the rules, did what was right, and deserve to know, at least as a policy matter, Congress will stand with them.

I yield back the balance of my time. The Acting CHAIR. The question is on the amendment offered by the gentleman from Massachusetts (Mr. Tierney).

The amendment was agreed to.

AMENDMENT NO. 7 OFFERED BY MR. PRICE OF GEORGIA

The Acting CHAIR. It is now in order to consider amendment No. 7 printed in House Report 111–503.

Mr. PRICE of Georgia. Mr. Chair, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

At the end of the bill, add the following new section:

SEC. 16. LIMITING ON FHA SHARE OF MORTGAGE MARKET.

(a) 10 PERCENT LIMITATION.—Section 203 of the National Housing Act (12 U.S.C. 1709) is amended by inserting after subsection (h) the following new subsection:

"(i) LIMITATION ON FHA MARKET SHARE.—
Notwithstanding any other provision of law, the aggregate number of mortgages secured by one- to four-family dwellings that are insured under this title in fiscal year 2012 or any fiscal year thereafter may not exceed 10 percent of the aggregate number of mortgages on such dwellings originated in the United States (but not including mortgages insured under this title), as determined by the Secretary after consultation with appropriate Federal financial regulatory agencies, during the preceding fiscal year."

(b) PLAN.—Not later than the expiration of the 90-day period beginning upon the date of the enactment of this Act, the Secretary of Housing and Urban Development shall submit to the Congress a plan setting forth a strategy and actions to be taken to ensure compliance with section 203(i) of the National Housing Act, as added by the amendment made by subsection (a) of this section.

The Acting CHAIR. Pursuant to House Resolution 1424, the gentleman from Georgia (Mr. PRICE) and a Member opposed each will control 5 minutes

The Chair recognizes the gentleman from Georgia.

Mr. PRICE of Georgia. I want to commend the chairman of the committee and the ranking member for moving this particular piece of legislation. I

particularly want to commend the gentlewoman from West Virginia (Mrs. CAPITO) for her great work in this area. She has been a dynamic and an excellent leader in this area and, indeed, she is to be commended.

Mr. Chairman, this bill incorporates some very positive moves. Clearly, the housing market has had significant challenges, and the question that we ought to be asking ourselves is how best to recover. Most experts would agree that, in order to move forward, we need to move toward less market distortion.

It might be helpful if we focus on the FHA's mission and the focus and the requirements that they have on them. We all support the FHA mission. The mission is to serve first-time homebuyers in underserved communities, but the FHA didn't get to a 30 percent market share, Mr. Chairman, by lending to first-time homebuyers and by serving underserved communities.

In terms of the requirements of the FHA, the requirements of the FHA are 3.5 percent downpayment. The private sector requires at least 10 percent. The FHA is required to hold a 2 percent capital reserve ratio, but it's actual ratio is 0.53 percent. A bank is required to hold 10 percent capital reserve ratio.

A recent editorial in the Wall Street Journal said, According to Mortgage Bankers Association data, more than one in eight FHA loans is now delinquent, nearly triple the rate on conventional nonsubprime loan portfolios. Another 7.5 percent agreed that FHA loans are in serious delinquency, which means at least 3 months overdue. The FHA is almost certainly going to need a taxpayer bailout in the months ahead. The only debate will be about how much it will cost.

A former chief credit officer of Fannie and Freddie Mae, Edward Pinto, notes that "FHA's high-risk lending practices negatively impact the housing finance marketplace." Mr. Chairman, you can translate that into being increasing taxpayer exposure.

□ 1215

So if we are honest with ourselves, when appropriately sized, the FHA does indeed do a wonderful job and is very helpful. But at this point, this is just another government program that is distorting the market. FHA's huge market share is a hindrance to regaining equity in the housing market. In addition, Fannie and Freddie's unlimited government lifeline is also a hindrance to the housing recovery.

My amendment would ensure that the FHA no longer crowds out the private market for home loans. The amendment is a modest first step to cap FHA new origination market share to no more than 10 percent of the private-market home loans each year, beginning in 2010 so there is significant time to adjust, so the American people are not further exposed to the next bailout. Mr. Chairman, that means the taxpayer is not exposed to greater liability.

The American people are sick and tired of bailouts. They see another one on the horizon. It is time for us to act. No more bailouts. What they are telling us across this country is to stop the madness. This amendment begins the process of stopping that madness.

Mr. Chairman, I reserve the balance of my time.

Mr. FRANK of Massachusetts. Mr. Chairman, I rise in opposition to the amendment.

The Acting CHAIR. The gentleman is recognized for 5 minutes.

Mr. FRANK of Massachusetts. I yield 2 minutes to the gentleman from California (Mr. SHERMAN).

Mr. SHERMAN. At best, we have a fragile recovery from a massive recession caused by a precipitous decline in home prices. Now, I know the gentleman is well-intentioned, but nothing is more likely to cause a double dip in this recession than the second precipitous drop in home prices that would be caused by pulling FHA and, as the gentleman argues, Fannie and Freddie out of the home lending market.

Right now, FHA is 30 percent of the home purchase finance market, about over half of that market for African Americans, 45 percent for Hispanics. Are we going to tell one-third of American home buyers, almost half or over half Hispanics and African Americans seeking to buy homes, that they are not going to be able to buy those homes? Because, if they can't get FHA financing, the private sector may be there, but at much higher rates. And there is no way that these individuals will be able to afford to buy those homes.

With fewer buyers, you will see a precipitous decline in prices. That devastates communities further, devastates the American economy further.

FHA is actuarially sound. It charges fees for the services and the guarantees that it provides. And to cut its role in the market by a third as part of an overall policy designed to take FHA, Fannie Mae, and Freddie Mac out of the market ignores the fact that, in these troubled times, those three entities—FHA, Fannie, and Freddie—account for almost all of the home mortgages obtained by middle-class and working families.

So we should defeat the gentleman's amendment. And I want to point out it is opposed by the National Association of Realtors, the National Association of Home Builders, and the Mortgage Bankers Association.

Mr. PRICE of Georgia. Mr. Chairman, may I ask how much time remains on each side?

The Acting CHAIR. The gentleman from Georgia has $1\frac{1}{2}$ minutes. The gentleman from Massachusetts has 3 minutes.

Mr. PRICE of Georgia. Mr. Chairman, I appreciate the gentleman from California's comments. There is no doubt we are indeed in a fragile housing market, which is precisely why this policy would not take effect until 2012. It

gives the Secretary significant flexibility in defining what that 10 percent is, but what it tries to do is to right-size the number of mortgages, the percent of the mortgages that the FHA insures

I want to point out to all that 30 percent is a huge portion, historically, as it relates to what the FHA single-family insurance activity has comprised. From 2001 to 2007, the numbers were under 10 percent every single year for all FHA family insurance activity. So the amount of 10 percent is a responsible, a reasonable number.

What it tries to do, again, is to decrease the effect of intervention into the market that distorts the market. Remember, Mr. Chairman, that when the government distorts the market it makes it much more difficult for the market to recover and for us to make certain that we move in the direction of economic activity that we need.

Again, the taxpayers of this country are sick and tired of bailouts. This is another bailout in the making if we allow the process that is currently in place to continue. We should limit the FHA exposure to 10 percent. We do it in a responsible way, by saying that it would begin in 2012. We provide significant flexibility for the Secretary so that the program will work well.

I urge my colleagues to adopt the amendment.

Mr. FRANK of Massachusetts. Mr. Chairman, I yield myself the balance of my time.

First, I do note a certain irony. I am glad to see my colleagues, the gentleman from New Jersey, the gentleman from Georgia, praise the gentlewoman from West Virginia for a bill which they apparently found severely lacking.

I do note the gentlewoman from West Virginia voted against the prior amendment from the gentleman from New Jersey. I don't know where she is on this one, but it wasn't in the bill that I think she introduced, and for very good reason: A 10 percent cap is wholly arbitrary.

Now, the gentleman says it's going to crowd out the private market, but the leading participants in the private housing market oppose this amendment, including the Mortgage Bankers, as well as Realtors and Home Builders, as well as all consumer groups.

Beyond that, the reason the FHA went down so far from 2001 to 2007—interesting group of years; guess what was happening during that time?—was that there was a resistance to regulation of the subprime market.

The Federal Reserve was ignoring legislation Congress gave it in 1994 to regulate subprime lending. The Bush administration, in 2004, ordered Fannie Mae and Freddie Mac to increase the subprime loans they bought, which is one reason why I changed my position on the need to be tougher in the regulatory field. And the FHA lost out because these imprudent mortgages were being given without regulation. The

FHA doesn't do the kind of mortgages that led to problems.

Beyond that, in recent years, towards the end of the Bush administration and with even greater force during the Obama administration, the FHA has been improving. The FHA has on its own said, if you've got a 580 credit score or below, it's a 10 percent downpayment. We mandated that they go from 3 to 3.5 percent downpayment and increase the upfront fees.

In this bill—and the gentlewoman from West Virginia deserves a great deal of credit, along with our colleague, the gentlewoman from California—the FHA is given credit to require lenders who get loans placed with the FHA in violation of the guidelines to take back those loans. So it wouldn't be the taxpayer that would be on the hook for those loans that shouldn't have been granted and that violated the good guidelines of the FHA; it will be the lender.

It also gives them the power to debar people who have a bad record, which is something they haven't had before.

So we are not talking about the old FHA; we are talking about an improved one. And we are talking about an FHA that stands in great contrast to the unregulated subprime market.

Finally, the gentleman says, "Well, it doesn't take effect until 2012." Neither he nor I knows what the housing market will look like in 2012. And if there's a reason not to do it now, that might also be there in 2012. No one can predict whether the housing—and maybe in 2015 it will be back again into trouble.

The housing market we don't believe is going to crash like it did before, but the basic point is this: The FHA has been the alternative to the kind of unregulated. irresponsible subprime mortgages that many of my friends on the other side protected, the kind of mortgages which they prevented us from regulating until 2007 when we were able to pass a bill in the House, over the objection of many of those who have spoken already, to regulate subprime mortgages. And because we did that, the Federal Reserve finally used its authority.

I hope the amendment is defeated.

The Acting CHAIR. The question is on the amendment offered by the gentleman from Georgia (Mr. PRICE).

The question was taken; and the Acting Chair announced that the noes appeared to have it.

Mr. PRICE of Georgia. Mr. Chairman, I demand a recorded vote.

The Acting CHAIR. Pursuant to clause 6 of rule XVIII, further proceedings on the amendment offered by the gentleman from Georgia will be postponed.

AMENDMENT NO. 8 OFFERED BY MR. WEINER

The Acting CHAIR. It is now in order to consider amendment No. 8 printed in House Report 111–503.

Mr. WEINER. Mr. Chairman, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Amendment No. 8 offered by Mr. WEINER: At the end of the bill, add the following new section:

SEC. 16. MAXIMUM MORTGAGE AMOUNT LIMITS FOR MULTIFAMILY HOUSING.

(a) ELEVATOR-TYPE STRUCTURES.—

(1) AMENDMENTS.—The National Housing Act is amended in each of the provisions specified in paragraph (2)—

(A) by inserting "with sound standards of construction and design" after "elevator-type structures" the first place such term appears: and

(B) by striking "to not to exceed" and all that follows through "sound standards of construction and design" each place such terms appear and inserting "by not more than 50 percent of the amounts specified for each unit size".

(2) PROVISIONS AMENDED.—The provisions of the National Housing Act specified in this paragraph are as follows:

(A) Subparagraph (A) of section 207(c)(3) (12 U.S.C. 1713(c)(3)(A)).

(B) Subparagraph (A) of section 213(b)(2) (12 U.S.C. 1715e(b)(2)(A)).

(C) Subclause (I) of section 220(d)(3)(B)(iii) (12 U.S.C. 1715k(d)(3)(B)(iii)(I)).

(D) In section 221(d) (12 U.S.C. 1715l(d))-

 $(i) \ subclause \ (I) \ of \ paragraph \ (3)(ii); \ and$

(ii) subclause (I) of paragraph (4)(ii).

(E) Subparagraph (A) of section 231(c)(2) (12 U.S.C. 1715v(c)(2)(A)).

(F) Subparagraph (A) of section 234(e)(3) (12 U.S.C. 1715y(e)(3)(A)).

(b) EXTREMELY HIGH-COST AREAS.—Section 214 of the National Housing Act (12 U.S.C. 1715d) is amended—

(1) in the first sentence—

(A) by inserting ", or with respect to projects consisting of more than four dwelling units located in an extremely high-cost area as determined by the Secretary" after "or the Virgin Islands" the first place such term appears:

(B) by inserting ", or to construct projects consisting of more than four dwelling units on property located in an extremely high-cost area as determined by the Secretary" after "or the Virgin Islands" the second place such term appears; and

(C) by inserting ", or with respect to projects consisting of more than four dwelling units located in an extremely high-cost area as determined by the Secretary" after "or the Virgin Islands" the third place such term appears:

(2) in the second sentence—

(A) by inserting ", or with respect to a project consisting of more than four dwelling units located in an extremely high-cost area as determined by the Secretary," after "or the Virgin Islands" the first place such term appears: and

(B) by inserting ", or in the case of a project consisting of more than four dwelling units in an extremely high-cost area as determined by the Secretary, in such extremely high-cost area," after "or the Virgin Islands" the second place such term appears; and

(3) in the section heading, by striking "AND THE VIRGIN ISLANDS" and inserting "THE VIRGIN ISLANDS, AND EXTREMELY HIGH-COST AREAS".

(c) EFFECTIVE DATE.—The amendments made by this section shall apply to mortgages insured under title II of the National Housing Act after September 30, 2010.

The Acting CHAIR. Pursuant to House Resolution 1424, the gentleman from New York (Mr. Weiner) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from New York.

Mr. WEINER. Mr. Chairman, I appreciate the opportunity. I also want to thank my colleague, Mr. MILLER, with whom I offer this amendment.

This is a similar amendment—in fact, it is identical to one that was adopted by voice vote. There are problems with some FHA programs, and they are addressed in this bill. And there are some losing programs; there are some programs that simply haven't worked out very well.

One program that has been a consistent money-maker for the taxpayer and one that has driven the market-place to do good things is the Multifamily Loan Program. However, in that program, the limits set for how much the loan can be guaranteed for have not risen as fast as the cost in a lot of communities.

So what the Weiner-Miller amendment would do is simply raise the limits to keep up with the cost and create something called an "extreme high-cost area."

The way the program works is they essentially say, this is the limit to which we will underwrite, guarantee a loan for new construction or to modify a home. But if you have an apartment building—four, five, 10, 50, 100 units—obviously the costs wind up going up as you need things like elevators and HVAC going into big buildings. And what happens is, in places like Los Angeles and New York and Las Vegas and Miami, these costs have simply not been kept up with. The result has been that the loan program has not been very useful there.

What we do is we take a loan limit of \$183,000, almost \$184,000, create a new extreme high-cost area that the Secretary will be able to designate where the limits will be higher, \$377,000.

For those people who are concerned, well, are we going in the wrong direction and giving too much exposure to a program that we should be tightening up, this is a program that, unlike the single-family homes, where the program there has an extreme delinquency rate of about 8 percent, this one only has one of 0.3 percent.

Frankly, this is not a problem program, so we are just increasing the limits on one that really would encourage people to make loans to small businesses for developing.

I urge a "yes" vote.

I reserve the balance of my time.

Mr. GARY G. MILLER of California. Mr. Chairman, I claim time in opposition to the amendment, although I am not in opposition to the amendment.

The Acting CHAIR. Without objection, the gentleman is recognized for 5 minutes.

There was no objection.

Mr. GARY G. MILLER of California. I yield myself such time as I may consume.

This amendment is exactly the same as the bill that passed this body by a voice vote last year, the FHA Multifamily Loan Limit Adjustment Act. FHA's multifamily mortgage insurance programs enable qualified borrowers to obtain long-term, fixed-rate financing for a variety of multifamily properties that are affordable to lowand moderate-income families.

In the most expensive cites, it is very difficult for these workers, particularly those starting out in the workforce, to find affordable rental housing where they work. The FHA multifamily mortgage insurance program can help, but, due to its loan limits, there were only three FHA-insured multifamily loans for high-rise construction or rehabilitation approved in fiscal year 2007 and 2008—understand, just three—and that is a huge problem in this country. The loan limits in high-cost areas are simply too low.

According to the Mortgage Bankers Association, the lack of available loans is creating serious problems concentrated in major cities where highrise construction is involved. In fact, their data shows that while elevator buildings cost 45 percent more than non-elevator structures, the current limit for these structures are less than 10 percent higher than non-elevator structures.

Developers are simply unable to provide affordable housing units in high-cost areas because the current statutory loan limits for FHA mortgage insurance are basically too low. I don't think we have ever seen a housing market that has been as impacted as the one we have faced in recent years. Low-income renters and moderate-income renters in these particular areas are really impacted by the loan limits that we have placed on developers.

We need to provide more housing stock, yet do it in a way that does not put taxpayers at risk. And that is what this does. The program makes money for the government, does not lose money for the government. I would absolutely support this amendment and ask all my colleagues to join us.

I reserve the balance of my time.

Mr. WEINER. I think my colleague states it very well, and I urge a "yes" vote as well.

I just want to point out, this is not a zero-sum game. There is nothing about the single-home market that is going to be impacted by this. There is nothing about the higher cost that is going to be impacted. This is just allowing this program to function in all quarters of the housing market and to take into accommodation the things that my colleague says, things like bigger buildings have very often higher costs.

As I said, this has an outstanding delinquency rate of 0.3 percent. If every housing program and every housing guarantee program, despite the very difficult downturn, had such a small delinquency rate as this, then I think we would all be very happy with it. So increasing these limits I don't believe would have any deleterious effect.

I urge a "yes" vote.

I yield back the balance of my time. Mr. GARY G. MILLER of California. I agree with what my colleague said. When we passed this bill out last time, it had unanimous support. There is no impact on the Federal Government. We are taking areas that are high-cost, that have basically been discriminated against in the past from being able to participate in either a GSA loan or an FHA loan.

This is a good amendment. I ask for an "aye" vote.

□ 1230

I yield back the balance of my time. The Acting CHAIR. The question is on the amendment offered by the gentleman from New York (Mr. WEINER).

The amendment was agreed to.

AMENDMENT NO. 9 OFFERED BY MR. TURNER

The Acting CHAIR. It is now in order to consider amendment No. 9 printed in House Report 111–503.

Mr. TURNER. Mr. Chairman, I have an amendment at the desk, and I ask for its immediate consideration.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Amendment No. 9 offered by Mr. Turner: At the end of the bill, add the following

SEC. 16. FHA MAXIMUM LOAN LIMITS FOR 2010.

Section 166 of the Continuing Appropriations Resolution, 2010 (as added by section 104 of Public Law 111–88; 123 Stat. 2972) is amended—

(1) in subsection (a), by striking "For" and inserting "Except as provided in subsection (c), for":

(2) in subsection (b), by inserting "the lesser of the applicable amount under subsection (c) of this section or" after "but in no case to an amount that exceeds"; and

(3) by adding at the end the following new subsection:

"(c) Absolute Ceiling Limits.—Notwithstanding any other provision of this section, the maximum dollar amount limitation on the principal obligation of a mortgage determined under this section for any area or subarea may not exceed, in the case of a onefamily residence, \$500,000, and in the case of a 2-, 3-, or 4-family residence, the percentage of such amount that bears the same ratio to such amount as the dollar amount limitation determined under the sixth sentence of section 305(a)(2) of the Federal Home Loan Mortgage Corporation Act for a 2- 3- or 4family residence, respectively, bears to the dollar amount limitation determined under such section for a 1-family residence.".

The Acting CHAIR. Pursuant to House Resolution 1424, the gentleman from Ohio (Mr. Turner) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Ohio.

Mr. TURNER. I yield myself such time as I may consume.

Mr. Chairman, I rise today to offer an amendment that caps the temporary authority for the Federal Housing Administration to insure homes in high-cost areas at \$500,000. The current temporary authority has the FHA insuring mortgages as high as \$729,750.

Only in Washington would a government program insure a mortgage on a home worth \$750,000 for a low- and moderate-income program. Permitting FHA loans on a \$750,000 home puts

American taxpayers at additional risk. Allowing FHA-backed loans on these expensive homes contributes to the overinflated housing values that contributed to the foreclosure crisis from the beginning.

The mortgage foreclosure crisis is not over, Mr. Chairman. There are still too many American families who are confronted every day with the risk that they might lose their homes. Washington should not be in the role of enabling this crisis. We need to begin the process of reducing the dependence of these communities from artificial support, and we need to give the private sector the ability to step back into the market.

The best place to facilitate this is to lower the FHA loan limit to homes under \$500,000. The FHA has traditionally focused on low- to moderate-income families who are seeking to purchase homes—and for good reason—as these buyers need the greatest assistance in their home purchases. The FHA should, once again, focus their efforts on these buyers.

Permitting FHA loans to purchase a \$750,000 home also means fewer FHA-insured mortgages for Ohio families and for families across America who truly need them. In most of my congressional district in Ohio, the current FHA loan limit is \$271,000, which is in line with the loan limit for most of the U.S. I understand that there are highcost urban areas in our Nation where some homes cost more than in Ohio, but the FHA was designed to help low and moderate homebuyers, and it should focus on more moderately priced homes. Permitting FHA loans for these high-priced homes only limits access to true moderately priced FHA loans for American families who need them.

My amendment seeks to start the process of removing higher income buyers off the government program designed for low to moderate buyers. The effect of this amendment is to limit it to the 179 counties in the country, but it does not reduce the assistance to the moderately priced homes that are the majority of the Nation.

The FHA was intended to assist Americans in achieving the American dream of homeownership. We need to work to ensure that their focus continues to be on those who truly need the help. My amendment would work to that purpose, and I urge my colleagues to support it.

Mr. Chairman, I reserve the balance of my time.

Mr. SHERMAN. Mr. Chairman, I rise in opposition to the amendment.

The Acting CHAIR. The gentleman from California is recognized for 5 minutes

Mr. SHERMAN. I yield 1½ minutes to the gentleman from California (Mr. GARY G. MILLER).

Mr. GARY G. MILLER of California. I thank the gentleman for yielding.

I am in strong opposition to this amendment. Over the years, I think in

about 2001, I started arguing to raise conforming loan limits in high-cost areas, and it has had a tremendous benefit across this Nation, but it seems like everybody who comes with amendments to oppose that does so when it does not impact their districts.

Now, my good friend Mr. TURNER—and he is a good friend of mine—if you had introduced an amendment and had said to accept conforming as it should be, if you applied the old principles, it would be \$417,000, but that would have had an impact on many counties in your State. So you introduced an amendment which said, well, let's pick an amount of \$500,000, which means there is zero impact on the State of Ohio. So \$500,000 is a great amount to pull out of the air when it doesn't impact you, personally.

In L.A. County, the loan limits are \$729,750. In Orange County, the limits are \$729,750. These are some of the best-performing loans FHA is making. When you look at GSE and FHA nationwide, they are making over 90 percent of the loans in this country. If they were not there today, people would not be able to sell loans in high-cost areas.

The Acting CHAIR. The time of the gentleman has expired.

Mr. SHERMAN. I yield the gentleman an additional 30 seconds.

Mr. GARY G. MILLER of California. You would not be able to sell a home in a high-cost area, nor would you be able to buy a home in a high-cost area. Now, if this were in some way impacting the Federal Government or taxpayers, I would absolutely agree with my good friend.

I will say again to my good friend, Mr. Turner, that I would agree with this, but this is not impacting taxpayers. It is not impacting FHA. It has some of the best-performing loans. Why should people who live in high-cost areas be basically penalized just because we want to pick a number of \$500,000 out of the air, which will have no benefit to anybody anywhere?

I absolutely think this is a wrong amendment. I oppose it, and I ask my colleagues to oppose this amendment.

Mr. TURNER. Well, I appreciate my good friend Mr. MILLER's statement.

There is one that I do want to correct, though, which is that all of Ohio would be under his suggested limit of 415. We certainly could have picked a lower number. My community is at 271.

The issue becomes one of, well, we're in a financial crisis, and we're having bailouts and mortgage foreclosures across the country. We look to this issue as one of basic math. The larger the loan amount, the more the risk. When there is fluctuation in the market, a percentage of a larger number is a larger loss, leading to, certainly, an issue of more increased incidences of a likelihood of foreclosure.

Also, the issue of larger loan amounts means fewer loans which could be provided assistance. There is a limited amount here, and with that limited amount, if it is carved up into

\$750,000 home sales versus those that are going to more moderately priced homes, you certainly will have less resources with which to provide that assistance

This is basic math. When we look across the country during this mortgage foreclosure crisis, we have to be very concerned about how we ensure that we are assisting home buyers, low and moderate buyers. At the same time, we have to ensure we are not overly inflating the market and that we are not putting the taxpayers at greater risk.

I reserve the balance of my time.

Mr. SHERMAN. A quick inquiry: Do I have the right to close, or does the gentleman from Ohio have the right to close?

The Acting CHAIR. The gentleman from California has the right to close. Mr. SHERMAN. I reserve the balance of my time.

Mr. TURNER, Mr. Chairman, I urge all of my colleagues to support this measure, which makes good financial and fiscal sense. It would lower the amount, providing greater assistance because there would be a greater number of loans which could be provided assistance. At the same time, it would lower the risk to taxpayers, and it would lower the risk of bailouts by making these higher-cost areas, the more risky areas, conform to an amount that really would be more reflective of our goal of low and moderate home buyers who receive assistance from the FHA.

I yield back the balance of my time. Mr. SHERMAN. I yield myself the remainder of the time.

Mr. Chairman, I think the gentleman's definition of "risk" and his arithmetic are a bit faulty. To say that \$1 billion of smaller loans carries less risk than \$1 billion of larger loans is not something one can determine except by looking at the performance of those loans.

As the gentleman from California (Mr. GARY G. MILLER) pointed out, those larger loans perform better. The FHA, therefore, has less insurance risk and, actually, usually, makes a profit on those loans. So to say that loans in Ohio and expose the Federal Government to more risk than loans in Ohio is simply false.

Mr. GARY G. MILLER of California.
Will the gentleman yield?

Mr. SHERMAN. I will yield to the gentleman from California.

Mr. GARY G. MILLER of California. A question for you: there has been a perception created that somehow, by eliminating the high-cost areas, the FHA could insure more loans. Yet that is not real because the FHA can insure all of the loans they want irrespective of the volume of the loans. It does not have any impact on FHA's ability whatsoever. Am I correct on that?

Mr. SHERMAN. The gentleman is correct. This is not an anti-Ohio stance that the two gentlemen from California are taking.

The fact is there is this image that some have from other parts of the country that, if a home sells for more than \$500,000, the people in it must be rich. That is not how things work in the 122 counties that are affected by this amendment. In my area, if a police officer is married to a teacher, they're in a home of over \$500,000. Now, that's very difficult for them to afford. That ends up tying up their retirement money for better or for worse, but that is how expensive it is to live in some parts of this country.

To say that, because people are buying a home of over \$500,000 that they are rich and do not deserve the same kind of help the gentleman from Ohio thinks middle class families in his district deserve, it is the same kind of help that middle class families in my district deserve.

Now, this amendment is opposed by the Mortgage Bankers Association, by the National Association of Home Builders and by the National Association of Realtors, not just the California divisions of those entities but entities that represent the entire country. I don't think that the Ohio Realtors would be here supporting this amendment. I don't think the Nebraska Realtors would be. And I don't think the National Association of Realtors would be here opposing this amendment if the amendment were going to help major swaths of this country.

The fact is that the FHA's current program helps California without hurting those other States. It helps the Washington area, the New York area, much of Virginia, et cetera. The worst thing we could do for this economy is to cause a precipitous decline in the price of homes in the major metropolitan areas of this country. Our recovery is fragile. The program, the way it works now, allows middle class families in both Los Angeles and in Ohio to be able to finance homes, and we ought to vote down this amendment.

So please join with Chairman FRANK, with Chairwoman WATERS, with the National Association of Realtors, Home Builders, and Mortgage Bankers in urging a "no" vote.

The Acting CHAIR. The question is on the amendment offered by the gentleman from Ohio (Mr. TURNER).

The question was taken; and the Acting Chair announced that the noes appeared to have it.

Mr. TURNER. Mr. Chair, I demand a recorded vote.

The Acting CHAIR. Pursuant to clause 6 of rule XVIII, further proceedings on the amendment offered by the gentleman from Ohio will be postponed.

AMENDMENT NO. 10 OFFERED BY MS. CLARKE

The Acting CHAIR (Mr. RAHALL). It is now in order to consider amendment No. 10 printed in House Report 111-503.

Ms. CLARKE. Mr. Chairman, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Amendment No. 10 offered by Ms. CLARKE: Page 21, line 3, strike "and".

Page 21, line 8, strike the period and insert ": and".

Page 21, after line 8, insert the following:

(E) analyzes the effectiveness of the loss mitigation home retention options of the Department of Housing and Urban Development in assisting individuals in avoiding home foreclosure for mortgages on 1- to 4-family residences insured under subsection (b) or (k) of section 203, section 234(c), or section 251 of the National Housing Act, particularly for low-income individuals (as such term is defined in section 103 of the Riegle Community Development and Regulatory Improvement Act of 1994 (12 U.S.C. 4702)).

The Acting CHAIR. Pursuant to House Resolution 1424, the gentle-woman from New York (Ms. CLARKE) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentlewoman from New York.

Ms. CLARKE. Mr. Chairman, I thank my colleagues, Chair WATERS and Chairman FRANK, for bringing this important bill to the floor today and for supporting my amendment, which is cosponsored by Representative CUELLAR from Texas.

Before I speak about my amendment, I want to quickly recognize the significance of H.R. 5072. This bill will make essential reforms to strengthen the financial footing of the FHA, and it will enhance its authority to go after fraudulent lenders who have preyed on the most vulnerable of borrowers for far too long.

Mr. Chairman, many people have blamed this foreclosure crisis on the borrowers while some individuals, desperate to achieve the American Dream, may have sought to cut corners in the process. Fraudulent and unscrupulous lenders ultimately held the purse strings. These lenders bear a great deal of the burden for the foreclosure crisis, which continues to impact Americans and to devastate communities from coast to coast.

Last year, New York City saw a record 20,000 foreclosure filings. According to data compiled by the Furman Center for Real Estate and Urban Policy at New York University, in the first quarter of 2010, there were 4,226 foreclosures across New York City, up 16.3 percent from 2008. Brooklyn alone experienced 1,546 foreclosures in the first quarter of 2010.

Since the beginning of the FHA, Commissioner Stevens' tenure in 2009, the Commissioner and Deputy Assistant Secretary Bott have taken several steps to assess and to strengthen FHA's foreclosure mitigation capabilities, beginning with a thorough review of FHA and of private lender loss mitigation and foreclosure preventative activities. The FHA trained almost 2,000 staff lenders on how to better serve FHA borrowers to avoid foreclosure, to identify lenders which are underperforming and to share best practices to improve foreclosure mitigation performance.

□ 1245

FHA assisted more than 450,000 borrowers in the past year to avoid foreclosure through a variety of loss mitigation programs, but my constituents are telling me that more can be done to support the foreclosure counseling efforts. We must determine if enough resources are being devoted to foreclosure mitigation, especially for lowincome borrowers. That is why I proposed this amendment, along with Mr. CUELLAR, which would direct GAO to analyze the effectiveness of HUD's loss mitigation home retention efforts in helping distressed borrowers, especially low-income borrowers, hold on to their American Dream. While the FHA is working to strengthen its mitigation capabilities, resources for these efforts are likely insufficient for the massive size of the program.

I'd like to thank Representative CUELLAR for joining me in this effort. Low-income borrowers in rural areas such as Mr. CUELLAR's district in Texas are facing the same challenges as those in distressed urban areas such as parts of my district in Brooklyn.

I encourage my colleagues to support this amendment to assist our Nation to overcome our foreclosure crisis.

Mr. Chairman, I reserve the balance of my time.

Mrs. CAPITO. Mr. Chairman, I rise to claim the time in opposition, although I am not opposed to the amendment.

The Acting CHAIR. Without objection, the gentlewoman from West Virginia is recognized for 5 minutes.

There was no objection.

Mrs. CAPITO. Mr. Chairman, just briefly, I would like to thank both the sponsors of the bill. Certainly the intent is for more information and certainly more accurate information to look at the programs that we're putting forth and that have been put forth to see if the loss mitigation efforts are working and in what ways we can improve them. So I congratulate you and I urge support of the amendment.

I yield back the balance of my time. Ms. CLARKE. I want to thank my colleague on the other side of the aisle for seeing the usefulness in this amendment. I want to thank Mr. CUELLAR for being a partner and for bringing this amendment forward.

Mr. Chairman, I yield back the balance of my time.

The Acting CHAIR. The question is on the amendment offered by the gentlewoman from New York (Ms. CLARKE).

The amendment was agreed to.

AMENDMENT NO. 11 OFFERED BY MR. NYE

The Acting CHAIR. It is now in order to consider amendment No. 11 printed in House Report 111–503.

Mr. NYE. Mr. Chairman, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Amendment No. 11 offered by Mr. NYE:

At the end of the bill, add the following new section:

SEC. 16. SPECIAL FORBEARANCE FOR MORTGA-GORS WITH CHINESE DRYWALL.

The provisions of Mortgagee Letter 2002–17 of the Secretary of Housing and Urban Development (regarding "Special Forbearance: Program Changes and Updates") relating to Type I Special Forbearance shall apply, until the conclusion of fiscal year 2011 and may not be revoked, annulled, repealed, or rescinded during such period, with respect to mortgagees of mortgages insured under title II of the National Housing Act that are secured by one- to four-family dwellings that have problem or damaging drywall products.

The Acting CHAIR (Mr. CUELLAR). Pursuant to House Resolution 1424, the gentleman from Virginia (Mr. NYE) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from Virginia.

Mr. NYE. Mr. Chairman, I yield myself such time as I may consume.

Mr. Chairman, I stand here today to continue the fight for my constituents in Hampton Roads, Virginia, and for thousands of families across the United States against a nefarious adversary, toxic Chinese drywall.

Chinese drywall has serious health implications. The toxins released from the drywall reek of chemicals and rotten eggs. They corrode a home's electrical systems and can cause deep, hacking coughs, bloody noses, and eye irritation. However, the scariest fact is that we still do not know what long-term health effects Chinese drywall will have.

Since January of last year, more than 3,300 cases have been reported from 37 States and the District of Columbia. Families have been left with an impossible choice: live in a contaminated home or pay tens if not hundreds of thousands of dollars to rip out and replace their home's drywall.

In my district, I have visited these homes and I've spoken with the families. Many of them have been forced to move in with friends or relatives; many others are now living in rental housing, paying for both the cost of the mortgage and the cost of rent or, even worse, living in the home, unable to afford repairs. And still others have made the toughest decision: walking away from their homes. This is bad for our recovering housing market and bad for our economy, and it's bad for American families.

Mr. Chairman, my commonsense amendment will extend the Federal Housing Administration's special forbearance program for American homeowners by providing forbearances for those who suffer from toxic Chinese drywall through fiscal year 2011. This reprieve has allowed countless families to get back on their feet and repair their homes.

As cochairman of the Congressional Contaminated Drywall Caucus, I commend the Federal Housing Administration for working with Congress and American homeowners. Providing temporary forbearances for those who suffer from Chinese drywall through no fault of their own is something the Federal Government must continue to support. I hope my colleagues will join me in supporting this amendment.

I reserve the balance of my time.

Mrs. CAPITO. I rise to claim the time in opposition, although I'm not opposed to the gentleman's amendment.

The Acting CHAIR. Without objection, the gentlewoman from West Virginia is recognized for 5 minutes.

There was no objection.

Mrs. CAPITO. As the Congressman has stated, his amendment merely ensures that HUD will take no action between now and the end of FY 2011 to bar the Chinese drywall victims from eligibility from HUD's special mitigation and forbearance program. Since this does not create a new program or new spending, it just ensures an existing effort by HUD to extend aid to Chinese drywall victims remains in place through FY 2011, I commend the gentleman on his amendment, and I support the gentleman's amendment.

I yield back the balance of my time. Mr. NYE. I thank my colleague from West Virginia for her support of the amendment. I urge all of my colleagues to support this amendment.

I yield back the balance of my time. The Acting CHAIR. The question is on the amendment offered by the gentleman from Virginia (Mr. NYE).

The amendment was agreed to.

AMENDMENT NO. 12 OFFERED BY MR. EDWARDS OF TEXAS

The Acting CHAIR. It is now in order to consider amendment No. 12 printed in House Report 111–503.

Mr. EDWARDS of Texas. Mr. Chairman, I have an amendment at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Amendment No. 12 offered by Mr. EDWARDS of Texas:

At the end of the bill, add the following new section:

SEC. 16. REQUIRED CERTIFICATIONS.

Section 203 of the National Housing Act (12 U.S.C. 1709), as amended by the preceding provisions of this Act, is further amended by adding at the end the following new subsection:

"(z) REQUIRED CERTIFICATIONS.—Notwithstanding any other provision of law, the Secretary may not insure any mortgage secured by a one- to four-family dwelling unless the mortgagor under such mortgage certifies, under penalty of perjury, that the mortgagor has not been convicted of a sex offense against a minor (as such terms are defined in section 111 of the Sex Offender Registration and Notification Act (42 U.S.C. 16911))."

The Acting CHAIR. Pursuant to House Resolution 1424, the gentleman from Texas (Mr. EDWARDS) and a Member opposed each will control 5 minutes.

The Chair now recognizes the gentleman from Texas.

Mr. EDWARDS of Texas. Mr. Chairman, Members, my amendment is a simple, commonsense protection for

children and families. It requires anyone seeking to benefit from the terms of an FHA mortgage to certify under penalty of perjury that they have not been convicted of a sex offense against a minor. This amendment ensures that taxpayers will not be on the hook for loans made to convicted child sex offenders.

There are 704,000 registered sex offenders currently living in our communities, and experts estimate as many as 100,000 convicted sex offenders are lost in the system. Recent research has shown that there is a high repeat rate for sexual crimes, and even higher amongst those who commit these crimes against children. As a result, in the past 2 years, Congress has passed a series of laws adopting the use of sex offender registries and community notification systems for sexually violent offenders and those committing offenses against children.

While we cannot prevent registered child sex offenders from moving into our communities, we do not need to provide them the additional benefits offered by an FHA home loan if they try to do so. With an FHA home loan, taxpayers are liable if the loan defaults. I do not believe, I don't think most Members of this House believe, and I know most Americans do not believe that taxpayers should be on the hook for a home loan of someone who has committed a sex offense against a minor.

A quarter of a million children are sexually assaulted every year in my home State of Texas, according to the National Crime Victims Research and Treatment report. There are still private market alternatives to FHA loans, and we want to continue to discourage any kind of federally financed reward or taxpayer-backed benefit to sex offenders reentering our communities. For example, sex offenders are already banned from residing in section 8 public housing. My amendment continues that pro-family stance.

The certification requirement in this amendment is a strong enforcement mechanism which will not put additional burdens on small businesses.

And so, Mr. Chairman, I urge support of my amendment to protect our communities and to prohibit those who have committed a sex offense against a minor from benefiting from government-backed FHA loans.

I reserve the balance of my time.

Mrs. CAPITO. I would like to claim time in opposition, although I am not opposed to the gentleman's amendment.

The Acting CHAIR. Without objection, the gentlewoman from West Virginia is recognized for 5 minutes.

There was no objection.

Mrs. CAPITO. The gentleman's amendment is similar to previous efforts by Republicans in past housing debates to ensure that convicted sex offenders are unable to receive the Federal aid to obtain housing through the FHA. I think the intent and the direc-

tion that the gentleman is going to absolutely appropriate. I support his amendment.

I yield back the balance of my time. Mr. EDWARDS of Texas. I yield back the balance of my time.

The Acting CHAIR. The question is on the amendment offered by the gentleman from Texas (Mr. EDWARDS).

The question was taken; and the Acting Chair announced that the ayes appeared to have it.

Mr. EDWARDS of Texas. Mr. Chair, I demand a recorded vote.

The Acting CHAIR. Pursuant to clause 6 of rule XVIII, further proceedings on the amendment offered by the gentleman from Texas will be postponed.

AMENDMENT NO. 13 OFFERED BY MR. MAFFEI

The Acting CHAIR. It is now in order to consider amendment No. 13 printed in House Report 111–503.

Mr. MAFFEI. Mr. Chairman, I rise as the designee of Mr. ADLER to offer an amendment on behalf of Mr. ADLER and myself, and it is at the desk.

The Acting CHAIR. The Clerk will designate the amendment.

The text of the amendment is as follows:

Amendment No. 13 offered by Mr. MAFFEI: At the end of the bill, add the following new section:

SEC. 16. PROHIBITION ON USE OF FUNDS FOR CERTAIN FEDERAL EMPLOYEES.

None of the funds authorized under this Act or any amendment made by this Act may be used to pay the salary of any individual engaged in activities related to title II of the National Housing Act who has been officially disciplined for violations of subpart G of the Standards of Ethical Conduct for Employees of the Executive Branch for viewing, downloading, or exchanging pornography, including child pornography, on a Federal Government computer or while performing official Federal Government duties.

The Acting CHAIR. Pursuant to House Resolution 1424, the gentleman from New York (Mr. MAFFEI) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentleman from New York.

Mr. MAFFEI. Mr. Chairman, I want to thank Chairman Frank and Chairwoman WATERS for bringing this bill and my amendment to the floor.

We were all outraged when we learned that dozens of employees at the Securities and Exchange Commission were found to have been using their government-issued computers to view pornography. Some of these employees were senior staffers, earning as much as \$222,000 a year. One SEC attorney in Washington, D.C., spent up to 8 hours a day watching pornography. An accountant in a regional office was denied access by the government firewall 16,000 times when he tried to access Web pages containing sexually explicit material.

Mr. Chairman, this behavior, these abuses are not just an abuse of government resources but also of the public trust. It undermines confidence in our institutions. It subjects the thousands

of SEC and other government employees who work hard every day to a diminishment, and, simply put, it is outrageous and unacceptable.

This amendment is very simple. It simply says that if you are an FHA employee who is officially disciplined for viewing, downloading, or exchanging pornography, including child pornography, you lose your job. No private business in America would tolerate this kind of behavior, and there's no reason our government institutions should either.

Again, very, very simple. If you're caught and officially disciplined for viewing, downloading, or exchanging pornography, you lose your job. It's that simple.

This should not be a partisan issue, and I urge swift passage of this amendment.

I reserve the balance of my time.

Mrs. CAPITO. I rise to claim the time in opposition, although I am not opposed to the gentleman's amendment.

The Acting CHAIR. Without objection, the gentlewoman from West Virginia is recognized for 5 minutes.

There was no objection.

Mrs. CAPITO. I would just reiterate that the Congressman's amendment seeks to ensure that the employees hired by FHA as a result of funds made available in this bill are in good standing and not guilty of viewing any previous pornography or any related disciplinary measures.

As the gentleman said, I think all of us, and certainly throughout the country, were stunned to learn some of the statistics of certain government employees not only viewing inappropriate material, but the absolute, incredible waste of government resources and waste of time that these employees have engaged in.

So, I think it's right and proper, as this amendment moves forward, to ensure that we protect against those abuses in the future. I support the gentleman's amendment.

I yield back the balance of my time.

□ 1300

Mr. MAFFEI. Mr. Chairman, I want to thank the gentlewoman from West Virginia for her support of this amendment.

I again want to reiterate that thousands and thousands of workers at the Securities and Exchange Commission and other government agencies are extraordinarily hardworking, would never engage in this kind of behavior. And, in fact, the reason why this amendment is so important is to protect their reputation for the important jobs they do.

I yield back the balance of my time. The Acting CHAIR. The question is on the amendment offered by the gentleman from New York (Mr. MAFFEI).

The question was taken; and the Acting Chair announced that the ayes appeared to have it.

Mr. MAFFEI. Mr. Chairman, I demand a recorded vote.

The Acting CHAIR. Pursuant to clause 6 of rule XVIII, further proceedings on the amendment offered by the gentleman from New York will be postponed.

ANNOUNCEMENT BY THE ACTING CHAIR

The Acting CHAIR. Pursuant to clause 6 of rule XVIII, proceedings will now resume on those amendments printed in House Report 111-503 on which further proceedings were postponed, in the following order:

Amendment No. 1 by Ms. WATERS of California;

Amendment No. 5 by Mr. GARRETT of New Jersey:

Amendment No. 7 by Mr. PRICE of

Amendment No. 9 by Mr. Turner of

Amendment No. 12 by Mr. EDWARDS of Texas:

Amendment No. 13 by Mr. MAFFEI of New York.

The Chair will reduce to 5 minutes the time for any electronic vote after the first vote in this series.

AMENDMENT NO. 1 OFFERED BY MS. WATERS OF CALIFORNIA

The Acting CHAIR. The unfinished business is the demand for a recorded vote on the amendment offered by the gentlewoman from California (Ms. WA-TERS) on which further proceedings were postponed and on which the ayes prevailed by voice vote.

The Clerk will redesignate amendment.

The Clerk redesignated the amendment.

RECORDED VOTE

The Acting CHAIR. A recorded vote has been demanded.

A recorded vote was ordered.

The vote was taken by electronic device, and there were—ayes 417, noes 3, not voting 17, as follows:

[Roll No. 347]

AYES-417

Ackerman Boozman Castor (FL) Aderholt Bordallo Chaffetz Adler (NJ) Boren Chandler Akin Boswell Childers Alexander Boucher Christensen Altmire Boustany Chu Clarke Andrews Boyd Brady (PA) Arcuri Clay Cleaver Brady (TX) Austria Braley (IA) Baca Clyburn Bachmann Bright Coble Brown (SC) Coffman (CO) Bachus Brown, Corrine Cohen Baldwin Brown-Waite, Cole Ginnv Conaway Barrow Bartlett Buchanan Connolly (VA) Barton (TX) Burgess Convers Burton (IN) Cooper Bean Becerra Butterfield Costa Costello Berkley Buver Calvert Courtney Berman Berry Camp Crenshaw Biggert Campbell Critz Bilbray Cantor Crowley Bilirakis Cao Cuellar Bishop (GA) Capito Culberson Bishop (NY) Capps Cummings Bishop (UT) Capuano Dahlkemper Blackburn Cardoza Davis (AL) Blumenauer Carnahan Davis (KY) Blunt Carney Carson (IN) Davis (TN) Boccieri DeFazio Boehner Carter DeGette Bonner Cassidy Delahunt Bono Mack Castle DeLauro

Kissell Deutch Klein (FL) Pierluisi Diaz-Balart, L. Kline (MN) Diaz-Balart, M. Kosmas Pitts Kratovil Platts Dicks Dingell Kucinich Poe (TX) Dion Lamborn Polis (CO) Doggett Lance Pomeroy Donnelly (IN) Langevin Posey Price (GA) Doyle Larsen (WA) Larson (CT) Price (NC) Dreier Driehaus Latham Quigley Duncan LaTourette Radanovich Edwards (MD) Latta Rahall Lee (CA) Edwards (TX) Rangel Lee (NY) Ehlers Rehberg Ellison Levin Reichert Lewis (CA) Ellsworth Reves Emerson Linder Richardson Lipinski Engel Rodriguez Etheridge LoBiondo Roe (TN) Fallin Loebsack Rogers (AL) Farr Lofgren, Zoe Rogers (KY) Fattah Lowey Rogers (MI) Filner Lucas Rohrabacher Fleming Luetkemever Forbes Luián Fortenberry Lummis Roskam Lungren, Daniel Foster Ross Foxx \mathbf{E} Frank (MA) Lynch Franks (AZ) Mack Royce Frelinghuysen Maffei Maloney Fudge Rush Ryan (OH) Gallegly Manzullo Garamendi Marchant Rvan (WI) Markey (CO) Garrett (NJ) Sablan Markey (MA) Salazar Giffords Marshall Gingrey (GA) Matheson Т. Gohmert Matsui Gonzalez McCarthy (CA) Sarbanes Goodlatte McCarthy (NY) Scalise Gordon (TN) McCaul Schakowsky Schauer McClintock Granger Graves McCollum Schiff McCotterSchmidt Gravson McDermott Schock Green, Al Green, Gene McGovern Schrader Griffith McIntyre Schwartz Grijalva McKeon Scott (GA) Guthrie McMahon Scott (VA) McMorris Gutierrez Rodgers Hall (NY) Serrano Hall (TX) McNerney Sessions Sestak Halvorson Meek (FL) Hare Meeks (NY) Shadegg Harper Melancon Shea-Porter Hastings (FL) Mica Sherman Hastings (WA) Michaud Shimkus Miller (FL) Heinrich Shuler Miller (MI) Heller Simpson Hensarling Miller (NC) Sires Skelton Herger Miller, Garv Herseth Sandlin Miller, George Slaughter Higgins Minnick Smith (NE) Hill Mitchell Smith (NJ) Himes Mollohan Smith (TX) Hinchey Moore (KS) Smith (WA) Moore (WI) Hirono Snyder Space Hodes Moran (KS) Holden Moran (VA) Speier Murphy (CT) Holt Spratt Honda Murphy (NY) Stark Murphy, Patrick Murphy, Tim Hoyer Stearns Hunter Stupak Inslee Myrick Sullivan Nadler (NY) Israel Sutton Napolitano Tanner Issa Jackson (IL) Neal (MA) Taylor Jackson Lee Neugebauer Teague Terry (TX) Norton Jenkins Nunes Johnson (IL) Nve Johnson, E. B. Oberstar Johnson, Sam Obey Thornberry Jones Olver Tiahrt Jordan (OH) Ortiz Tiberi Owens Kagen Tierney Kanjorski Pallone Titus Kaptur Pascrell Tonko Kildee Pastor (AZ) Towns Kilroy Paulsen Tsongas Kind Payne Turner King (IA) Pence Upton Van Hollen King (NY) Perlmutter Kingston Perriello Velázquez Peters Visclosky Kirk Kirkpatrick (AZ) Peterson Walden

Petri Pingree (ME) Rooney Ros-Lehtinen Rothman (N.I) Roybal-Allard Ruppersberger Sánchez, Linda Sanchez, Loretta Sensenbrenner Thompson (CA) Thompson (MS) Thompson (PA)

Wittman Waxman Wamp Weiner Wolf Wasserman Welch Woolsey Schultz Westmoreland Wu Waters Whitfield Yarmuth Wilson (OH) Watson Young (AK) Watt Wilson (SC) Young (FL) NOES-3 Broun (GA) Flake Paul NOT VOTING-17 Barrett (SC) Hinojosa Lewis (GA) Davis (CA) Hoekstra. McHenry Davis (IL) Inglis Olson Johnson (GA) Eshoo Putnam Faleomayaega Kennedy Shuster Kilpatrick (MI) Harman \Box 1329 Mr. MACK changed his vote from "no" to "aye." So the amendment was agreed to. as above recorded.

The result of the vote was announced

(By unanimous consent, Mr. Pom-EROY was allowed to speak out of order.)

IN MEMORY OF CONGRESSMAN ARTHUR A. LINK

Mr. POMEROY. Mr. Chairman, last week, former Congressman Arthur A. Link who served in the 92nd Congress passed away. One week earlier, he celebrated his 96th birthday and 71st wedding anniversary with his beloved wife, Grace.

Mr. Link held elected office in North Dakota for 34 years, including the State legislature, in the Congress, and as Governor from 1973 to 1980. Not bad for someone with an 8th grade education who farmed and ranched in the sparsely populated northwestern part of our State. Art Link's importance to North Dakota is significant not just for his time in public office but for his 30 years of exemplary activity he and Grace spent after Governor, remaining deeply engaged in North Dakota activities.

He is remembered for his rock-solid values of integrity, decency, humility, and a deep sense that we are passing stewards of the land whose responsibility is to make certain things are in good shape for those who follow.

His philosophy is beautifully expressed in a short but unforgettable speech, "When the Land is Quiet Again." and I will add to the RECORD this speech. I commend it to each of you, for the words have timeless relevance and seem especially pertinent given the events of these days.

[Speech given October 11, 1973] WHEN THE LANDSCAPE IS QUIET AGAIN (By Governor Arthur A. Link)

We do not want to halt progress.

We do not plan to be selfish and say "North Dakota will not share its energy resource.

No, we simply want to insure the most efficient and environmentally sound method of utilizing our precious coal and water resources for the benefit of the broadest number of people possible.

And when we are through with that and the landscape is quiet again, when the draglines, the blasting rigs, the power shovels and the huge gondolas cease to rip and roar!

And when the last bulldozer has pushed the last spoil pile into place, and the last patch of barren earth has been seeded to grass or grain, let those who follow and repopulate the land be able to say, our grandparents did their job well. The land is as good and, in some cases, bet-

Only if they can say this will we be worthy of the rich heritage of our land and its resources.

I loved Art Link and can honestly say to each of you, this Chamber has never seen a more genuine, committed, and thoroughly decent Member.

Mr. Chairman, I ask the House to observe a moment of silence in honor of former Congressman and Governor Arthur A. Link.

The Acting CHAIR. Members will rise for a moment of silence.

AMENDMENT NO. 5 OFFERED BY MR. GARRETT OF NEW JERSEY

The Acting CHAIR. Without objection, 5-minute voting will continue.

There was no objection.

The Acting CHAIR. The unfinished business is the demand for a recorded vote on the amendment offered by the gentleman from New Jersey (Mr. GAR-RETT) on which further proceedings were postponed and on which the noes prevailed by voice vote.

The will redesignate Clerk amendment.

The Clerk redesignated the amendment.

RECORDED VOTE

The Acting CHAIR. A recorded vote has been demanded.

A recorded vote was ordered.

The Acting CHAIR. This is a 5minute vote.

The vote was taken by electronic device, and there were—ayes 131, noes 289, not voting 17, as follows:

[Roll No. 348]

AYES—131			
Akin	Flake	Miller (FL)	
Alexander	Forbes	Minnick	
Austria	Fortenberry	Mitchell	
Bachmann	Foxx	Moran (KS)	
Bachus	Franks (AZ)	Myrick	
Bartlett	Garrett (NJ)	Neugebauer	
Barton (TX)	Gingrey (GA)	Nunes	
Bilirakis	Gohmert	Olson	
Bishop (UT)	Goodlatte	Paul	
Blackburn	Granger	Pence	
Blunt	Graves	Petri	
Boehner	Griffith	Pitts	
Bonner	Hall (TX)	Platts	
Bono Mack	Halvorson	Poe (TX)	
Boozman	Harper	Price (GA)	
Boustany	Hastings (WA)	Roe (TN)	
Brady (TX)	Hensarling	Rogers (AL)	
Broun (GA)	Herger	Rogers (MI)	
Brown (SC)	Hunter	Rohrabacher	
Burgess	Issa	Rooney	
Burton (IN)	Jenkins	Ros-Lehtinen	
Buyer	Johnson (IL)	Roskam	
Camp	Johnson, Sam	Royce	
Campbell	Jones	Ryan (WI)	
Cantor	Jordan (OH)	Scalise	
Carter	Kagen	Schmidt	
Cassidy	King (NY)	Schock	
Chaffetz	Kingston	Schrader	
Coffman (CO)	Kirk	Sensenbrenner	
Cole	Lamborn	Sessions	
Conaway	Latta	Shadegg	
Crenshaw	Linder	Shimkus	
Culberson	Lucas	Smith (NE)	
Davis (KY)	Luetkemeyer	Smith (TX)	
Dent	Lummis	Smith (WA)	
Diaz-Balart, L.	Mack	Stearns	
Diaz-Balart, M.	Manzullo	Sullivan	
Doggett	McCaul	Thompson (PA)	
Dreier	McClintock	Thornberry	
Duncan	McMorris	Tiahrt	
Emerson	Rodgers	Tiberi	
Fallin	Mica	Upton	

Westmoreland Whitfield

Walden

Ackerman

Adler (NJ)

Aderholt

Altmire

Andrews

Arcuri

Baca

Baird

Baldwin

Barrow

Becerra

Berkley

Berman

Biggert

Bilbray

Boccieri

Bordallo

Boswell

Boucher

Brady (PA)

Braley (IA)

Boyd

Bright

Boren

Bishop (GA)

Bishop (NY)

Berry

Bean

Wamp

NOES-289 Giffords Moran (VA) Gonzalez Gordon (TN) Grayson Green, Al Green, Gene Grijalva Napolitano Guthrie Neal (MA) Gutierrez Norton Hall (NY) Nye Oberstar Hare Harman Obey Hastings (FL) Olver Heinrich Ortiz Heller Owens Herseth Sandlin Pallone Higgins Pascrell Pastor (AZ) Himes Paulsen Hinchey Pavne Hirono Perlmutter Hodes Perriello Holden Peters Peterson Honda Pierluisi Pingree (ME) Polis (CO) Pomeroy Posey Price (NC) Quigley Rahall Rangel Rehberg

Brown, Corrine Jackson (IL) Brown-Waite, Jackson Lee Ginny (TX) Johnson (GA) Buchanan Calvert Johnson, E. B. Cao Kaniorski Capito Kaptur Kennedy Capps Capuano Kildee Kilroy Cardoza Carnahan Kind Carney King (IA) Kirkpatrick (AZ) Carson (IN) Castle Kissell Castor (FL) Klein (FL) Kline (MN) Chandler Childers Kosmas

Christensen Chu Clarke Clay Cleaver Clyburn Coble Cohen Connolly (VA) Convers Cooper Costa. Costello Courtney

Critz Crowley Cuellar Cummings Dahlkemper Davis (AL) Davis (TN) DeFazio DeGette Delahunt DeLauro

Deutch Dicks Dingell Diou Donnelly (IN) Doyle Driehaus Edwards (MD) Edwards (TX) Ehlers Ellison

Ellsworth Engel Etheridge Farr Fattah Filner Fleming Foster Frank (MA) Frelinghuysen Fudge Gallegly Garamendi

Gerlach

Wilson (SC) Wolf

Murphy (CT) Murphy (NY) Murphy, Patrick Murphy, Tim Nadler (NY)

Reichert

Richardson

Rodriguez

Rogers (KY)

Rothman (NJ)

Roybal-Allard

Ruppersberger

Sánchez, Linda

Sanchez, Loretta

Ryan (OH)

Reyes

Ross

Rush

Sablan

Salazar

T.

Sarbanes

Schauer

Schwartz

Scott (GA)

Scott (VA)

Shea-Porter

Sherman

Serrano

Sestak

Shuler

Sires

Simpson

Skelton

Snyder

Space

Speier

Stark

Stupak

Sutton

Tanner

Tavlor

Teague

Tierney

Titus

Tonko

Towns

Tsongas

Waxman

Turner Van Hollen

Thompson (CA)

Thompson (MS)

Terry

Slaughter

Smith (NJ)

Schiff

Schakowsky

Hoyer Inslee Israel

Kratovil Kucinich Lance Langevin Larsen (WA) Larson (CT) Latham LaTourette

Lee (CA) Lee (NY) Levin Lewis (CA) Lewis (GA) Lipinski LoBiondo Loebsack Lofgren, Zoe Lowey Luján

> E. Lynch Maffei Malonev Marchant Markey (CO) Markey (MA) Marshall Matheson Matsui

Lungren, Daniel

McCarthy (CA) McCarthy (NY) McCollum McCotter McDermott McIntyre McKeon McMahon McNerney Meek (FL) Meeks (NY)

Moore (WI)

Melancon Velázquez Michaud Visclosky Miller (MI) Walz Miller (NC) Wasserman Miller, Gary Miller, George Schultz Waters Mollohan Watson Moore (KS) Watt

Weiner Welch Wilson (OH) Wittman Woolsey Wu

Yarmuth Young (AK) Young (FL)

NOT VOTING-

Barrett (SC) Faleomavaega McHenry Blumenauer Hinojosa Putnam Hoekstra Butterfield Radanovich Davis (CA) Inglis Shuster Kilnatrick (MI) Davis (IL) Spratt Eshoo McGovern

ANNOUNCEMENT BY THE ACTING CHAIR.

The Acting CHAIR (during the vote). There are 2 minutes remaining on this vote.

□ 1340

Messrs. DELAHUNT and MORAN of Virginia changed their vote from "aye" to "no."

Messrs. FORBES and ROHR-ABACHER changed their vote from "no" to "aye."

So the amendment was rejected.

The result of the vote was announced as above recorded.

(By unanimous consent. Mr. WILSON of South Carolina was allowed to speak out of order.)

IN HONOR OF REV. EDDIE LEE CARTER

Mr. WILSON of South Carolina. Today, I rise to recognize Rev. Eddie Lee Carter on the occasion of his retirement from serving here in the House where since 2004 Rev. Carter has been repairing and shining shoes.

Rev. Eddie Lee Carter and I have a shared heritage. He was born at Beech Island, South Carolina, and my grandfather was born at Beech Island, in Aiken County, South Carolina. At a very young age, his family moved to Augusta, Georgia, which was nearby, and he attended elementary school with the world-famous musician James Brown, another great South Carolinian.

Rev. Carter first began to work on shoes as a young man, even before he joined the Army in 1953. Rev. Carter was stationed primarily in Germany while serving in the Army. A musician himself, he was renowned for singing and entertaining generals when they passed through the post. In 1955, Rev. Carter left the Army with the rank of corporal and later moved to Washington from Augusta to work at Stern Shoe Repair.

In 1992, he was ordained a Methodist minister. On June 7, 2004, Rev. Carter came to work at the U.S. Capitol repairing and shining shoes. He currently lives at Fort Washington, Maryland, with his wife, Molly Anthony Carter. They have been married for 28 years. He has a son, and Mrs. Carter has two sons. On Friday, he plans to retire to spend more time with the congrega-

Personally, I will always remember Rev. Carter's cheerfulness and encouragement, his quiet reading of the Bible, and his proud wearing of U.S.-South Carolina flag pin.

Godspeed, Rev. Carter.

AMENDMENT NO. 7 OFFERED BY MR. PRICE OF GEORGIA

The Acting CHAIR. Without objection, 5-minute voting will continue.

Lowey

Rogers (KY)

Rohrabacher

Fallin

Farr

There was no objection.

June 10, 2010

The Acting CHAIR. The unfinished business is the demand for a recorded vote on the amendment offered by the gentleman from Georgia (Mr. PRICE) on which further proceedings were postponed and on which the noes prevailed by voice vote.

The Clerk will redesignate amendment.

The Clerk redesignated the amendment.

RECORDED VOTE

The Acting CHAIR. A recorded vote has been demanded.

A recorded vote was ordered.

The Acting CHAIR. This is a 5minute vote.

The vote was taken by electronic device, and there were—ayes 106, noes 316, not voting 15, as follows:

[Roll No. 349]

AYES-106

Fortenberry Akin Myrick Alexander Foxx Neugebauer Austria Franks (AZ) Nunes Bachmann Garrett (NJ) Olson Gingrey (GA) Bachus Paul Bartlett Gohmert Pence Barton (TX) Granger Petri Bilirakis Graves Pitts Bishop (UT) Griffith Poe (TX) Blackburn Hall (TX) Price (GA) Boehner Harper Rangel Bonner Hastings (WA) Roe (TN) Boustany Hensarling Rogers (AL) Brady (TX) Herger Rogers (MI) Broun (GA) Issa Jenkins Rooney Burgess Ros-Lehtinen Burton (IN) Johnson (IL) Royce Buyer Johnson, Sam Ryan (WI) Camp Jones Scalise Jordan (OH) Cantor Schock Capito King (IA) Sensenbrenner Carter Kingston Sessions Cassidy Lamborn Shadegg Castle Latta Chaffetz Shimkus Linder Smith (NE) Coffman (CO) Luetkemeyer Smith (TX) Conaway Lummis Crenshaw Stearns Mack Thompson (PA) Culberson Marchant Thornberry Davis (KY) McCaul Tiahrt Diaz-Balart, L. McClintock Diaz-Balart, M. McMorris Unton Westmoreland Dreier Rodgers Emerson Whitfield Miller (FL) Flake Moran (KS) Wilson (SC) Fleming Murphy, Tim Young (AK)

NOES-316

Ackerman Bright Costa Brown (SC) Costello Aderholt Adler (NJ) Brown, Corrine Courtney Altmire Brown-Waite, Critz Crowley Ginnv Andrews Arcuri Buchanan Cuellar Ba.ca. Butterfield Cummings Baird Dahlkemper Calvert Baldwin Campbell Davis (AL) Barrow Cao Davis (TN) Capps DeFazio Bean Becerra Capuano DeGette Berkley Cardoza. Delahunt Carnahan Berman DeLauro Carney Carson (IN) Berry Dent Deutch Biggert Bilbray Castor (FL) Dicks Bishop (GA) Chandler Dingell Bishop (NY) Childers Diou Blumenauer Christensen Doggett Blunt Chu Donnelly (IN) Boccieri Clarke Dovle Bono Mack Clay Driehaus Boozman Bordallo Cleaver Duncan Edwards (MD) Clyburn Boren Coble Edwards (TX) Boswell 8 | Cohen Ehlers Boucher Ellison Cole Connolly (VA) Bovd Ellsworth Brady (PA) Convers Engel Etheridge Braley (IA) Cooper

Fattah Lucas Roskam Filner Luián Ross Rothman (NJ) Lungren, Daniel Forbes Foster Roybal-Allard \mathbf{E} Frank (MA) Lynch Ruppersberger Maffei Frelinghuysen Rush Fudge Maloney Ryan (OH) Markey (CO) Gallegly Sablan Markey (MA) Gerlach Salazar Giffords Marshall Sánchez, Linda Gonzalez Matheson T. Goodlatte Sanchez, Loretta Matsui McCarthy (CA) Grayson Sarbanes Schakowsky McCarthy (NY) Green, Al Green, Gene McCollum Schauer Grijalya. McCotter Schiff McDermott Schmidt Guthrie Gutierrez McGovern Schrader Hall (NY) McIntyre Schwartz Halvorson McKeon Scott (GA) McMahon Scott (VA) Hare Harman McNerney Serrano Hastings (FL) Meek (FL) Sestak Heinrich Meeks (NY) Shea-Porter Heller Melancon Sherman Herseth Sandlin Shuler Mica Higgins Michaud Simpson Miller (MI) Hill Sires Himes Miller (NC) Skelton Hinchey Miller, Gary Slaughter Miller, George Smith (NJ) Hirono Hodes Minnick Smith (WA) Holden Mitchell Snyder Holt Mollohan Space Honda Moore (KS) Speier Hoyer Moore (WI) Spratt Moran (VA) Hunter Stark Inslee Murphy (CT) Stupak Israel Murphy (NY) Sullivan Jackson (IL) Murphy, Patrick Sutton Nadler (NY) Jackson Lee Tanner (TX) Napolitano Taylor Neal (MA) Teague Johnson (GA) Johnson, E. B. Norton Terry Thompson (CA) Kagen Nve Oberstar Kanjorski Thompson (MS) Tiberi Kaptur Obey Kennedy Olver Tiernev Titus Kildee Ortiz Kilroy Tonko Owens Kind Pallone Towns King (NY) Pascrell Tsongas Pastor (AZ) Turner Kirk Van Hollen Kirkpatrick (AZ) Paulsen Kissell Payne Velázquez Klein (FL) Perlmutter Visclosky Walden Kline (MN) Perriello Kosmas Peters Walz Kratovi1 Peterson Wamp Pierluisi Wasserman Kucinich Lance Pingree (ME) Schultz Langevin Platts Waters Polis (CO) Larsen (WA) Watson Larson (CT) Watt Pomeroy Latham Posey Waxman LaTourette Price (NC) Weiner Lee (CA) Quigley Welch Radanovich Wilson (OH) Lee (NY) Wittman Levin Rahall Lewis (CA) Rehberg Wolf Lewis (GA) Reichert Woolsey Wu Lipinski Reyes LoBiondo Richardson Yarmuth Young (FL) Loebsack Rodriguez NOT VOTING-15

	NOI VOIING	10
Barrett (SC)	Garamendi	Kilpatrick (MI
Davis (CA)	Gordon (TN)	Manzullo
Davis (IL)	Hinojosa	McHenry
Eshoo	Hoekstra	Putnam
Faleomavaega	Inglis	Shuster

□ 1350

So the amendment was rejected. The result of the vote was announced as above recorded.

Stated against:

Mr. MANZULLO. Madam Speaker, on Thursday, June 10, 2010, I inadvertently missed this vote. I would have recorded a "no" vote on rollcall No. 349.

AMENDMENT NO. 9 OFFERED BY MR. TURNER The Acting CHAIR. The unfinished business is the demand for a recorded

vote on the amendment offered by the gentleman from Ohio (Mr. TURNER) on which further proceedings were postponed and on which the noes prevailed by voice vote.

H4361

The Clerk will redesignate amendment.

The Clerk redesignated the amendment.

RECORDED VOTE

The Acting CHAIR. A recorded vote has been demanded.

A recorded vote was ordered.

The Acting CHAIR. This is a 5minute vote.

The vote was taken by electronic device, and there were—ayes 121, noes 301, not voting 15, as follows:

[Roll No. 350] AYES-121

	A 1 E 5—121	
Alexander	Garrett (NJ)	Neugebauer
Austria	Gingrey (GA)	Olson
Bachmann	Goodlatte	Paul
Bachus	Granger	Paulsen
Bartlett	Graves	Pence
Barton (TX)	Griffith	Perriello
Bilirakis	Harper	Petri
Bishop (UT)	Hastings (WA)	Pitts
Blackburn	Hensarling	Poe (TX)
Boehner	Herger	Posey
Bonner	Herseth Sandlin	Price (GA)
Boustany	Jenkins	Rehberg
Broun (GA)	Johnson (IL)	Rogers (AL)
Brown (SC)	Johnson, Sam	Rogers (KY)
Buchanan	Jones	Rogers (MI)
Burgess	Jordan (OH)	Rooney
Burton (IN)	King (IA)	Roskam
Buyer	Kingston	Royce
Camp	Kirkpatrick (AZ)	Ryan (WI)
Cantor	Kissell	Scalise
Capito	Kline (MN)	Schock
Carter	Lamborn	Sensenbrenner
Cassidy	LaTourette	Sessions
Castle	Latta	
Chaffetz	Linder	Shadegg Shimkus
Coble	Loebsack	Smith (NE)
Coffman (CO)	Luetkemeyer	
Conaway	Mack	Smith (TX)
Crenshaw	Marchant	Stearns
Davis (KY)	Marshall	Sullivan
Davis (TN)	McCaul	Sutton
Diaz-Balart, L.	McClintock	Teague
Diaz-Balart, M.	McCotter	Terry
Doggett	McMorris	Thornberry
Duncan	Rodgers	Tiahrt
Emerson	Melancon	Tiberi
Flake	Miller (FL)	Turner
Fleming	Minnick	Upton
Fortenberry	Moran (KS)	Wamp
Foxx	Murphy, Tim	Wilson (SC)
Franks (AZ)	Myrick	Young (AK)

NOES—301			
Ackerman	Boyd	Conyers	
Aderholt	Brady (PA)	Cooper	
Adler (NJ)	Brady (TX)	Costa	
Akin	Braley (IA)	Costello	
Altmire	Bright	Courtney	
Andrews	Brown, Corrine	Critz	
Arcuri	Brown-Waite,	Crowley	
Baca	Ginny	Cuellar	
Baird	Butterfield	Culberson	
Baldwin	Calvert	Cummings	
Barrow	Campbell	Dahlkemper	
Bean	Cao	Davis (AL)	
Becerra	Capps	DeFazio	
Berkley	Capuano	DeGette	
Berman	Cardoza	Delahunt	
Berry	Carney	DeLauro	
Biggert	Carson (IN)	Dent	
Bilbray	Castor (FL)	Deutch	
Bishop (GA)	Chandler	Dicks	
Bishop (NY)	Childers	Dingell	
Blumenauer	Christensen	Djou	
Blunt	Chu	Donnelly (IN)	
Boccieri	Clarke	Doyle	
Bono Mack	Clay	Dreier	
Boozman	Cleaver	Driehaus	
Bordallo	Clyburn	Edwards (MD)	
Boren	Cohen	Edwards (TX)	
Boswell	Cole	Ehlers	
Boucher	Connolly (VA)	Ellison	

Lewis (GA) Richardson Ellsworth Lipinski Rodriguez Engel Etheridge LoBiondo Roe (TN) Faleomayaega Lofgren, Zoe Rohrabacher Fallin Ros-Lehtinen Lowey Lucas Ross Farr Rothman (NJ) Fattah Luián Lummis Roybal-Allard Filner Lungren, Daniel Forbes Ruppersberger Foster E. Rush Frank (MA) Ryan (OH) Lynch Frelinghuysen Maffei Sablan Fudge Maloney Salazar Gallegly Manzullo Sánchez, Linda Markey (CO) Gerlach т Sanchez, Loretta Giffords Markey (MA) Gonzalez Matheson Sarbanes Gordon (TN) Matsui Schakowsky McCarthy (CA) Schauer Grayson Green, Al McCarthy (NY) Schiff Schmidt Green Gene McCollum McDermott Grijalva Schwartz Guthrie McGovern Scott (GA) Gutierrez McIntyre Scott (VA) Hall (NY) McKeon Serrano Hall (TX) McMahon Sestak Halvorson McNerney Shea-Porter Meek (FL) Sherman Hare Harman Meeks (NY) Shuler Hastings (FL) Mica Simpson Michaud Heinrich Sires Heller Miller (MI) Skelton Miller (NC) Higgins Slaughter Hill Miller, Gary Smith (NJ) Himes Miller, George Smith (WA) Mitchell Hinchev Snyder Hirono Mollohan Space Hodes Moore (KS) Speier Holden Moore (WI) Spratt Moran (VA) Stark Honda Murphy (CT) Stupak Murphy (NY) Hoyer Tanner Murphy, Patrick Hunter Taylor Thompson (CA) Inslee Nadler (NY) Napolitano Thompson (MS) Israel Neal (MA) Thompson (PA) Jackson (IL) Norton Tierney Jackson Lee Nunes Titus Tonko (TX) Johnson (GA) Oberstar Towns Johnson, E. B. Obey Tsongas Van Hollen Olver Kagen Kaniorski Ortiz Velázquez Kaptur Owens Visclosky Kennedy Pallone Walden Kildee Pascrell Walz Wasserman Kilrov Pastor (AZ) Kind Payne Schultz King (NY) Perlmutter Waters Kirk Peters Watson Klein (FL) Peterson Watt Pierluisi Waxman Kosmas Kratovil Pingree (ME) Weiner Kucinich Platts Welch Polis (CO) Westmoreland Lance Pomeroy Langevin Whitfield Wilson (OH) Price (NC) Larsen (WA) Larson (CT) Quigley Wittman Latham Radanovich Wolf Lee (CA) Rahall Woolsey Lee (NY) Rangel Wu Levin Reichert Yarmuth Lewis (CA) Young (FL) Reves

NOT VOTING-15

Barrett (SC) Garamendi Kilpatrick (MI)
Carnahan Gohmert McHenry
Davis (CA) Hinojosa Putnam
Davis (IL) Hoekstra Schrader
Eshoo Inglis Shuster

ANNOUNCEMENT BY THE ACTING CHAIR

The Acting CHAIR (during the vote). There are 2 minutes remaining in this vote.

□ 1357

Mr. HOYER changed his vote from "aye" to "no."

So the amendment was rejected.

The result of the vote was announced as above recorded.

AMENDMENT NO. 12 OFFERED BY MR. EDWARDS OF TEXAS

The Acting CHAIR. The unfinished business is the demand for a recorded

Chaffetz

Giffords

vote on the amendment offered by the gentleman from Texas (Mr. EDWARDS) on which further proceedings were postponed and on which the ayes prevailed by voice vote.

The Clerk will redesignate the amendment.

The Clerk redesignated the amendment.

RECORDED VOTE

The Acting CHAIR. A recorded vote has been demanded.

A recorded vote was ordered.

The Acting CHAIR. This is a 5-minute vote.

The vote was taken by electronic device, and there were—ayes 420, noes 4, not voting 13, as follows:

[Roll No. 351]

AYES-420 Ackerman Chandler Gingrey (GA) Aderholt Childers Gohmert Adler (NJ) Christensen Gonzalez Goodlatte Akin Chu Alexander Gordon (TN) Clarke Altmire ${\it Clay}$ Granger Cleaver Andrews Graves Clyburn Grayson Arcuri Austria Coble Green, Al Green, Gene Coffman (CO) Baca Bachmann Cohen Griffith Bachus Cole Grijalya. Conaway Baird Guthrie Connolly (VA) Baldwin Gutierrez Barrow Convers Hall (NY) Bartlett Hall (TX) Cooper Barton (TX) Costa Halvorson Bean Costello Hare Becerra Courtney Harman Berkley Crenshaw Harper Hastings (FL) Berman Critz Crowley Berry Hastings (WA) Biggert Cuellar Heinrich Culberson Heller Bilbray Bilirakis Cummings Hensarling Bishop (GA) Dahlkemper Herger Herseth Sandlin Bishop (NY) Davis (AL) Bishop (UT) Davis (KY) Higgins Blackburn Davis (TN) Hill. DeFazio Himes Blumenauer Blunt DeGette Hinchey Boccieri Delahunt Hirono Boehner DeLauro Hodes Holden Bonner Dent Bono Mack Deutch Holt Diaz-Balart, L. Boozman Honda Bordallo Diaz-Balart, M. Hoyer Boren Dicks Hunter Boswell Dingell Inslee Boucher Djou Israel Doggett Boustany Issa Boyd Donnelly (IN) Jackson (IL) Brady (PA) Jackson Lee (TX) Doyle Brady (TX) Dreier Braley (IA) Driehaus Jenkins Bright Duncan Johnson (GA) Broun (GA) Edwards (MD) Johnson (IL) Brown (SC) Edwards (TX) Johnson, E. B Brown, Corrine Ehlers Johnson, Sam Brown-Waite, Ellison Jones Jordan (OH) Ginny Ellsworth Buchanan Emerson Kagen Burgess Engel Kanjorski Burton (IN) Etheridge Kaptur Butterfield Faleomavaega Kennedy Fallin Kildee Buyer Calvert Farr Kilroy Fattah Camp Kind King (IA) Campbell Flake King (NY) Cantor Fleming Cao Forbes Kingston Fortenberry Capito Kirk Capps Foster Kirkpatrick (AZ) Capuano Foxx Kissell. Klein (FL) Cardoza Frank (MA) Carnahan Franks (AZ) Kline (MN) Carney Frelinghuysen Kosmas Carson (IN) Fudge Kratovil Carter Gallegly Kucinich Lamborn Cassidy Garamendi Garrett (NJ) Castle Lance Castor (FL) Gerlach Langevin

Scott (GA) Norton Larson (CT) Latham Nunes Sensenbrenner LaTourette Nye Serrano Latta Oberstar Sessions Lee (CA) Sestak Obey Lee (NY) Olson Shadegg Levin Olver Shea-Porter Lewis (CA) Ortiz Sherman Lewis (GA) Owens Shimkus Linder Pallone Shuler Lipinski Pascrell Simpson LoBiondo Pastor (AZ) Sires Skelton Paulsen Loebsack Lowey Payne Slaughter Lucas Pence Smith (NE) Perlmutter Luetkemeyer Smith (NJ) Luján Perriello Smith (TX) Lummis Peters Smith (WA) Lungren, Daniel Peterson Snyder Е Petri Space Pierluisi Lynch Speier Pingree (ME) Mack Spratt Maffei Pitts Stark Maloney Platts Stearns Manzullo Poe (TX) Stupak Marchant Polis (CO) Sullivan Markey (CO) Pomerov Sutton Markey (MA) Posey Tanner Marshall Price (GA) Taylor Matheson Price (NC) Teague Matsui Quigley Terry McCarthy (CA) Radanovich Thompson (CA) McCaul Thompson (MS) Rahall McClintock Rangel Thompson (PA) McCollum Rehberg Thornberry McCotter Tiahrt Reichert McDermott Tiberi Reyes McGovern Richardson Tierney McIntvre Titus Rodriguez McKeon Roe (TN) Tonko McMahon Rogers (AL) Towns McMorris Rogers (KY) Tsongas Rodgers Rogers (MI) Turner McNerney Rohrabacher Upton Meek (FL) Van Hollen Rooney Meeks (NY) Ros-Lehtinen Velázquez Melancon Roskam Visclosky Mica Ross Walden Rothman (NJ) Michaud Walz Miller (FL) Roybal-Allard Wamp Miller (MI) Wasserman Royce Miller (NC) Ruppersberger Schultz Waters Miller, Gary Rush Miller, George Ryan (OH) Watson Minnick Ryan (WI) Watt Mitchell Sablan Waxman Mollohan Salazar Weiner Moore (KS) Sánchez, Linda Welch Moore (WI) Westmoreland T. Moran (KS) Sanchez, Loretta Whitfield Wilson (OH) Moran (VA) Sarbanes Murphy (CT) Scalise Wilson (SC) Murphy (NY) Schakowsky Wittman Murphy, Patrick Murphy, Tim Schauer Wolf Woolsev Schiff Myrick Schmidt Wu Yarmuth Napolitano Schock Neal (MA) Schrader Young (AK)

NOES-4

Schwartz

Young (FL)

 $\begin{array}{ll} Filner & Paul \\ Nadler \, (NY) & Scott \, (VA) \end{array}$

NOT VOTING—13

 Barrett (SC)
 Hoekstra
 McHenry

 Davis (CA)
 Inglis
 Putnam

 Davis (IL)
 Kilpatrick (MI)
 Shuster

 Eshoo
 Lofgren, Zoe

 Hinojosa
 McCarthy (NY)

ANNOUNCEMENT BY THE ACTING CHAIR
The Acting CHAIR (during the vote).
There are 2 minutes remaining on this

vote.

Larsen (WA)

Neugebauer

□ 1404

So the amendment was agreed to. The result of the vote was announced as above recorded.

AMENDMENT NO. 13 OFFERED BY MR. MAFFEI

The Acting CHAIR. The unfinished business is the demand for a recorded vote on the amendment offered by the gentleman from New York (Mr. MAFFEI) on which further proceedings Olson

Scott (VA)

were postponed and on which the ayes prevailed by voice vote.

Clerk will redesignate amendment

The Clerk redesignated the amendment.

RECORDED VOTE

The Acting CHAIR. A recorded vote has been demanded.

A recorded vote was ordered.

The Acting CHAIR. This is a 5minute vote.

The vote was taken by electronic device, and there were—ayes 416, noes 0, answered "present" 1, not voting 20, as follows:

[Roll No. 352]

AYES-416

Christensen Ackerman Grayson Green, Al Green, Gene Aderholt Chu Clarke Adler (NJ) Clay Griffith Alexander Cleaver Grijalva Altmire Clyburn Guthrie Coble Hall (NY) Andrews Arcuri Coffman (CO) Hall (TX) Austria Halvorson Cohen Cole Bachmann Conaway Harman Connolly (VA) Bachus Harper Conyers Hastings (FL) Baird Baldwin Cooper Hastings (WA) Costa Heinrich Barrow Bartlett Heller Costello Hensarling Barton (TX) Courtney Crenshaw Bean Herger Herseth Sandlin Critz Becerra Berkley Crowley Higgins Berman Cuellar BerryCulberson Himes Biggert Cummings Hinchey Dahlkemper Hirono Bilbray Bilirakis Davis (AL) Hodes Bishop (GA) Davis (KY) Holden Bishop (NY) Bishop (UT) DeFazio Honda. DeGette Blackburn Hoyer DeLauro Blumenauer Blunt. Dent. Inslee Deutch Boccieri Israel Boehner Diaz-Balart, L Jackson (IL) Bonner Diaz-Balart M Bono Mack Dicks Jackson Lee Dingell Boozman (TX) Jenkins Bordallo. Dion Doggett Johnson (GA) Boren Boswell Donnelly (IN) Johnson (IL) Johnson, E. B. Boucher Dovle Boustany Dreier Johnson, Sam Boyd Driehaus Jones Brady (PA) Jordan (OH) Duncan Brady (TX) Edwards (TX) Kagen Ehlers Kanjorski Braley (IA) Ellison Bright Kaptur Broun (GA) Ellsworth Kennedy Brown (SC) Emerson Kildee Brown, Corrine Engel Kilrov Brown-Waite, Etheridge Kind King (IA) Ginny Faleomavaega Buchanan Fallin King (NY) Burgess Farr Kingston Burton (IN) Fattah Kirk Butterfield Filner Kirkpatrick (AZ) Buyer Flake Kissell Klein (FL) Calvert Fleming Kline (MN) Camp Forbes Campbell Fortenberry Kosmas Cantor Foster Kratovil Cao Foxx Kucinich Capito Frank (MA) Lamborn Capps Franks (AZ) Lance Langevin Capuano Frelinghuysen Fudge Gallegly Cardoza Larsen (WA) Larson (CT) Carnahan Carney Garamendi Latham Carson (IN) Garrett (NJ) LaTourette Carter Gerlach Latta Cassidy Gingrey (GA) Lee (CA) Castle Gohmert Lee (NY) Castor (FL) Gonzalez Levin Lewis (CA) Goodlatte Chaffetz Chandler Granger Lewis (GA) Childers Graves Linder

Lipinski LoBiondo Olver Sensenbrenner Loebsack ${\rm Ortiz}$ Serrano Lowey Owens Sestak Pallone Lucas Shadege Luetkemever Pascrell Shea-Porter Luián Pastor (AZ) Sherman Lummis Paul Shimkus Lungren, Daniel Paulsen Shuler E. Pavne Simpson Lynch Pence Sires Mack Perlmutter Skelton Maffei Perriello Slaughter Maloney Peters Smith (NE) Manzullo Peterson Smith (N.I) Marchant Petri Smith (WA) Markey (CO) Pierluisi Snyder Pingree (ME) Markey (MA) Space Marshall Pitts Speier Matheson Platts Spratt Poe (TX) Matsui Stearns McCarthy (CA) Polis (CO) Stupak McCarthy (NY) Pomeroy Sullivan McCaul Posev Sutton Price (GA) McClintock Tanner McCollum Price (NC) Taylor McCotter Quigley Teague Radanovich McDermott Terry McGovern Rahall Thompson (CA) McIntvre Rangel Thompson (MS) McKeon Rehberg Thompson (PA) McMahon Reichert Thornberry McMorris Reves Tiahrt Richardson Rodgers Tiberi McNerney Rodriguez Tierney Meek (FL) Roe (TN) Titus Meeks (NY) Rogers (AL) Tonko Melancon Rogers (KY) Towns Rogers (MI) Mica Tsongas Michaud Rohrabacher Turner Miller (FL) Rooney Ros-Lehtinen Upton Miller (MI) Van Hollen Miller (NC) Roskam Velázquez Miller, Gary Ross Rothman (NJ) Visclosky Miller, George Walden Minnick Roybal-Allard Walz Mitchell Rovce Wamp Mollohan Ruppersberger Wasserman Moore (KS) Rush Schultz Ryan (OH) Moore (WI) Waters Ryan (WI) Moran (KS) Watson Moran (VA) Sablan Watt Murphy (CT) Salazar Murphy (NY) Sánchez, Linda Waxman Murphy, Patrick Weiner Welch Murphy, Tim Sanchez, Loretta Myrick Sarbanes Westmoreland Nadler (NY) Scalise Whitfield Wilson (OH) Napolitano Schakowsky Neal (MA) Wilson (SC) Schauer Neugebauer Schiff Wittman Wolf Schmidt Norton Nunes Schock Woolsey Nye Schrader Yarmuth Oberstar Young (AK) Schwartz Scott (GA) Obey

ANSWERED "PRESENT"-1

Edwards (MD)

NOT VOTING-20

Barrett (SC) Gutierrez Putnam Davis (CA) Hinojosa Davis (IL) Hoekstra Shuster Delahunt Inglis Smith (TX) Eshoo Kilpatrick (MI) Stark Giffords Lofgren, Zoe Gordon (TN) McHenry

ANNOUNCEMENT BY THE ACTING CHAIR

The Acting CHAIR (during the vote). There are 2 minutes remaining on this vote.

□ 1410

So the amendment was agreed to. The result of the vote was announced

as above recorded.

The Acting CHAIR. The question is on the committee amendment in the nature of a substitute, as amended.

The amendment was agreed to.

The Acting CHAIR. Under the rule, the Committee rises.

Accordingly, the Committee rose; and the Speaker pro tempore (Mr.

Weiner) having assumed the chair, Mr. CUELLAR, Acting Chair of the Committee of the Whole House on the State of the Union, reported that that Committee, having had under consideration the bill (H.R. 5072) to improve the financial safety and soundness of the FHA mortgage insurance program, pursuant to House Resolution 1424. reported the bill back to the House with an amendment adopted in the Committee of the Whole.

The SPEAKER pro tempore. Under the rule, the previous question is ordered.

The question is on the committee amendment in the nature of a substitute, as amended.

The amendment was agreed to.

The SPEAKER pro tempore. The question is on the engrossment and third reading of the bill.

The bill was ordered to be engrossed and read a third time, and was read the third time.

MOTION TO RECOMMIT

Mr. LEE of New York. Mr. Speaker, I have a motion to recommit at the

The SPEAKER pro tempore. Is the gentleman opposed to the bill?

Mr. LEE of New York. In its current

The SPEAKER pro tempore. The Clerk will report the motion to recommit.

The Clerk read as follows:

Mr. Lee of New York moves to recommit the bill, H.R. 5072, to the Committee on Financial Services with instructions to report the same back to the House forthwith with the following amendment:

At the end of the bill, add the following new sections:

SEC. 16. PROHIBITION OF MORTGAGE INSUR-ANCE FOR BORROWERS WITH STRATEGIC DEFAULTS.

Section 203 of the National Housing Act (12 U.S.C. 1709), as amended by the preceding provisions of this Act, is further amended by adding at the end the following new subsection:

"(z) Prohibition of Mortgage Insurance WITH STRATEGIC FOR BORROWERS FAULTS

"(1) Prohibition.—The Secretary may not newly insure any mortgage under this title that is secured by a 1- to 4-family dwelling unless the mortgagee has determined, in accordance with such standards and requirements established by the Secretary, that the mortgagor under such mortgage has not previously engaged in any strategic default with respect to any residential mortgage loan.

"(2) STRATEGIC DEFAULT.—For purposes of this subsection, the term 'strategic default' means, with respect to a residential mortgage loan, an intentional default having such characteristics or under such circumstances as the Secretary shall, by regulation, provide."

SEC. 17. PROHIBITION ON TAXPAYER BAILOUT OF FHA PROGRAM.

Section 205 of the National Housing Act (12 U.S.C. 1711), as amended by the preceding provisions of this Act, is further amended by adding at the end the following new subsection:

TAXPAYER PROTECTION.—The retary shall use all available actions and methods authorized under law to ensure compliance with subsection (f)(2) and to protect the taxpayers of the United States from

financial responsibility for any obligations of the Fund, including authority to increase insurance premiums charged under this title for mortgages that are obligations of the Fund, authority to establish more stringent underwriting standards for such mortgages, and authority to increase the amount of cash or its equivalent required to be paid on account of the property subject to such a mortgage."

Mr. LEE of New York (during the reading). Mr. Speaker, I ask unanimous consent to dispense with the reading.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from New York?

Ms. WATERS. I object.

The SPEAKER pro tempore. Objection is heard.

The Clerk will continue to read. The Clerk continued to read.

□ 1415

The SPEAKER pro tempore. The gentleman from New York is recognized for 5 minutes.

Mr. LEE of New York. Mr. Speaker, the underlying bill that we have been considering today is an important one, and I support the provisions that are included in H.R. 5072, the FHA Reform Act of 2010. It gives HUD new tools that will allow the FHA to protect taxpayers against fraudulent or poorly underwritten and insured loans.

The goal of H.R. 5072 is for HUD to begin the process of putting FHA back on the road to a program that has adequate capital in reserve to weather whatever problems it encounters down the road. However, H.R. 5072 is not a cure-all. We can do more to ensure that American taxpayers are better protected.

During the past 2 years, FHA's market share has significantly increased from less than 5 percent to more than 30 percent. As FHA's market share has increased, taxpayer exposure has continued to grow day by day. That is why we must do everything we can to ensure that the program is being run in a safe and sound manner and that the taxpayers will not be asked to pay for yet another government bailout.

The motion does two important things. First, it prohibits the FHA from insuring loans from borrowers who have strategically defaulted on previous loans. Second, it prohibits a taxpayer bailout of the FHA program.

According to a study by Experian and management consulting firm Oliver Wyman, from 2007 to 2008, the number of strategic defaults more than doubled to 588,000, and a separate 2009 survey found that more than a quarter of all existing defaults were strategic.

Meanwhile, there are lawyers, scam artists and opportunists touting the financial benefits of walking away from a mortgage and offering to help you do that for a fee. Not a day goes by that we don't read another news article about folks who are making calculated adecisions to stop paying their mortgages even though they still have the ability to pay. We are not talking about those families who have fallen on

hard times or who simply can no longer afford to make their payments. We are talking about this new trend of people who voluntarily choose to stop paying their mortgages even though they still have the ability to pay.

While these decisions should ultimately be left to the individual, we should put in place more stringent penalties to discourage this irresponsible behavior. If borrowers make decisions to strategically default on their loans, they certainly should not be allowed to benefit from a government-subsidized program.

This motion makes it clear: if you can afford to pay your mortgage and choose not to, you will no longer be eligible to secure an FHA mortgage. This motion calls on the Secretary of HUD to define strategic default and to work with lenders to identify and to prevent borrowers from participating in the FHA program.

This motion also prohibits a taxpayer bailout of the FHA program by requiring HUD to use all available methods at its disposal to ensure that the program is properly capitalized and that the taxpayer is protected, ensuring that mortgage applicants have truly enough skin in the game.

As Ranking Member Bachus said in yesterday's motion to instruct conferees on the financial regulatory reform conference, it is time to end bailouts once and for all. Whether it is \$145 billion for Fannie and Freddie or another \$60 billion for AIG, Chrysler and GM, the American public has suffered enough from bailout fatigue.

This motion to recommit ensures that the FHA uses its existing authorities to ensure that the program does not need an appropriation and that taxpayers are protected.

While the underlying legislation makes significant improvements to the FHA program and goes a long way to providing HUD with the tools it will need to improve the financial condition of the FHA program, these additional prohibitions on strategic default borrowers and on taxpayer bailouts will ensure that the FHA program stays on a solid financial path and that American taxpayers will be protected from yet another bailout.

I urge the adoption of this motion, and I yield back the balance of my time.

Mr. FRANK of Massachusetts. I rise to speak on the motion.

The SPEAKER pro tempore. Is the gentleman opposed to the motion?

Mr. FRANK of Massachusetts. I don't know yet.

The SPEAKER pro tempore. Without objection, the gentleman from Massachusetts is recognized for 5 minutes.

There was no objection.

Mr. FRANK of Massachusetts. Well, I was disappointed that my colleague on the Financial Services Committee wouldn't observe the tradition that we have of yielding to each other. If he had, I could have saved the Members a lot of time because I am going to urge people to vote for it.

I will say that it might need a word or two of improvement. If it had, in fact, been offered at the Financial Services Committee, either provision, we could have accepted it then, but then Members wouldn't have had a chance to make dramatic speeches on the floor, so I suppose that explains why we had to go through this.

I urge adoption of the amendment of the recommittal motion, and I yield back the balance of my time.

The SPEAKER pro tempore. Without objection, the previous question is ordered on the motion to recommit.

There was no objection.

The SPEAKER pro tempore. The question is on the motion to recommit. The motion to recommit was agreed to.

Mr. FRANK of Massachusetts. Mr. Speaker, pursuant to the instructions of the House in the motion to recommit, I report the bill, H.R. 5072, back to the House with an amendment.

The SPEAKER pro tempore. The Clerk will report the amendment.

The Clerk read as follows:

Amendment offered by Mr. Frank of Massachusetts:

At the end of the bill, add the following new sections:

SEC. 16. PROHIBITION OF MORTGAGE INSURANCE FOR BORROWERS WITH STRATEGIC DEFAULTS.

Section 203 of the National Housing Act (12 U.S.C. 1709), as amended by the preceding provisions of this Act, is further amended by adding at the end the following new subsection:

"(z) Prohibition of Mortgage Insurance for Borrowers With Strategic Defaults.—

"(1) PROHIBITION.—The Secretary may not newly insure any mortgage under this title that is secured by a 1- to 4-family dwelling unless the mortgagee has determined, in accordance with such standards and requirements established by the Secretary, that the mortgagor under such mortgage has not previously engaged in any strategic default with respect to any residential mortgage loan.

"(2) STRATEGIC DEFAULT.—For purposes of this subsection, the term 'strategic default' means, with respect to a residential mortgage loan, an intentional default having such characteristics or under such circumstances as the Secretary shall, by regulation, provide.".

SEC. 17. PROHIBITION ON TAXPAYER BAILOUT OF FHA PROGRAM.

Section 205 of the National Housing Act (12 U.S.C. 1711), as amended by the preceding provisions of this Act, is further amended by adding at the end the following new subsection:

"(h) TAXPAYER PROTECTION.—The retary shall use all available actions and methods authorized under law to ensure compliance with subsection (f)(2) and to protect the taxpayers of the United States from financial responsibility for any obligations of the Fund, including authority to increase insurance premiums charged under this title for mortgages that are obligations of the Fund, authority to establish more stringent underwriting standards for such mortgages, and authority to increase the amount of cash or its equivalent required to be paid on account of the property subject to such a mortgage.".

Mr. FRANK of Massachusetts (during the reading). I ask unanimous consent that the reading be dispensed with.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Massachusetts?

There was no objection.

The SPEAKER pro tempore. The question is on the amendment.

The amendment was agreed to.

The SPEAKER pro tempore. The question is on the engrossment and third reading of the bill.

The bill was ordered to be engrossed and read a third time, and was read the third time.

The SPEAKER pro tempore. The question is on the passage of the bill.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

RECORDED VOTE

Mr. FRANK of Massachusetts. Mr. Speaker, I demand a recorded vote.

A recorded vote was ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, this 15minute vote on passage will be followed by a 5-minute vote on suspension of the rules with regard to S. 3473.

The vote was taken by electronic device, and there were—ayes 406, noes 4, not voting 21, as follows:

[Roll No. 353]

AVES 406

	AYES-406	
Ackerman	Cao	Edwards (TX)
Aderholt	Capito	Ehlers
Adler (NJ)	Capps	Ellison
Akin	Capuano	Ellsworth
Alexander	Cardoza	Emerson
Altmire	Carnahan	Engel
Andrews	Carney	Etheridge
Arcuri	Carson (IN)	Fallin
Austria	Carter	Farr
Baca	Cassidy	Fattah
Bachmann	Castle	Filner
Bachus	Castor (FL)	Fleming
Baird	Chaffetz	Forbes
Baldwin	Chandler	Fortenberry
Barrow	Childers	Foster
Bartlett	Chu	Foxx
Barton (TX)	Clarke	Frank (MA)
Bean	Clay	Franks (AZ)
Becerra	Cleaver	Frelinghuysen
Berkley	Clyburn	Fudge
Berry	Coble	Gallegly
Biggert	Coffman (CO)	Garamendi
Bilbray	Cohen	Garrett (NJ)
Bilirakis	Cole	Gerlach
Bishop (GA)	Conaway	Giffords
Bishop (NY)	Connolly (VA)	Gingrey (GA)
Bishop (UT) Blackburn	Conyers	Gohmert
	Cooper	Gonzalez
Blumenauer Blunt	Costello Courtney	Goodlatte Gordon (TN)
Boccieri	Crenshaw	Granger
Boehner	Critz	Graves
Bonner	Crowley	Grayson
Bono Mack	Cuellar	Green, Al
Boozman	Culberson	Green, Gene
Boren	Cummings	Griffith
Boswell	Dahlkemper	Grijalva
Boucher	Davis (AL)	Guthrie
Boustany	Davis (KY)	Gutierrez
Boyd	Davis (TN)	Hall (NY)
Brady (PA)	DeFazio	Hall (TX)
Brady (TX)	DeGette	Halvorson
Braley (IA)	DeLauro	Hare
Bright	Dent	Harman
Brown (SC)	Deutch	Harper
Brown, Corrine	Diaz-Balart, L.	Hastings (FL)
Brown-Waite,	Diaz-Balart, M.	Hastings (WA)
Ginny	Dicks	Heinrich
Buchanan	Dingell	Heller
Burgess	Djou	Herger
Burton (IN)	Doggett	Herseth Sandlin
Butterfield	Donnelly (IN)	Higgins
Buyer	Doyle	Hill
Calvert	Dreier	Himes
Camp	Driehaus	Hinchey
Campbell Canton	Duncan	Hirono
Cantor	Edwards (MD)	Hodes

McMorris Holden Sánchez, Linda Holt Rodgers Т. Hoyer McNerney Sanchez, Loretta Hunter Meek (FL) Sarbanes Meeks (NY) Scalise Inslee Melancon Schakowsky Israel Tssa. Mica. Schauer Jackson (IL) Michaud Schiff Schmidt Jackson Lee Miller (FL) (TX) Miller (MI) Schock Schrader Jenkins Miller (NC) Johnson (GA) Miller, Gary Schwartz Scott (GA) Johnson (IL) Miller, George Scott (VA) Johnson, E. B. Minnick Sensenbrenner Johnson, Sam Mitchell Serrano Jones Mollohan Sessions Jordan (OH) Moore (KS) Sestak Kagen Moore (WI) Shadegg Kanjorski Moran (KS) Shea-Porter Kaptur Moran (VA) Sherman Murphy (CT) Kennedy Shimkus Kildee Murphy (NY) Shuler Kilroy Murphy, Patrick Simpson Kind Murphy, Tim Sires King (IA) Myrick Skelton Nadler (NY) King (NY) Slaughter Kingston Napolitano Smith (NE) Neal (MA) Kirk Smith (NJ) Kirkpatrick (AZ) Neugebauer Smith (TX) Kissell Nunes Smith (WA) Klein (FL) Nye Snyder Kline (MN) Oberstar Space Kosmas Olson Speier Kratovil Olver Spratt Kucinich Ortiz Stark Lamborn Owens Stearns Pallone Lance Stupak Langevin Pascrell Sullivan Larsen (WA) Pastor (AZ) Sutton Larson (CT) Paulsen Tanner Latham Payne Taylor LaTourette Pence Teague Perlmutter Latta Terry Lee (CA) Perriello Thompson (CA) Lee (NY) Thompson (MS) Levin Petri Thompson (PA) Lewis (CA) Pingree (ME) Thornberry Lewis (GA) Pitts Tiahrt Linder Platts Tiberi Lipinski Poe (TX) Tierney LoBiondo Polis (CO) Titus Loebsack Pomerov Tonko Lofgren, Zoe Posey Towns Price (GA) Lowev Tsongas Turner Lucas Price (NC) Luetkemever Quigley Upton Radanovich Luján Van Hollen Lungren, Daniel Rahall Velázquez E. Rangel Visclosky Lynch Rehberg Walden Mack Reichert Walz Maffei Reves Wamp Richardson Maloney Wasserman Manzullo Rodriguez Schultz Marchant Rogers (AL) Waters Markey (CO) Rogers (KY) Watson Markey (MA) Rogers (MI) Watt Matheson Rohrabacher Waxman Matsui Roonev Weiner McCarthy (CA) Ros-Lehtinen Westmoreland McCarthy (NY) Roskam Whitfield Wilson (OH) McCaul Ross Rothman (NJ) Wilson (SC) McClintock McCollum Roybal-Allard Wittman McCotter Royce Wolf Ruppersberger McDermott Woolsey McGovern Rush Wu Ryan (OH) Yarmuth McIntyre Ryan (WI) Young (AK) McMahon Salazar Young (FL) NOES-4 Broun (GA) Honda Flake Paul NOT VOTING-21

Barrett (SC) Berman Costa Davis (CA) Davis (IL) Delahunt Eshoo	Hensarling Hinojosa Hoekstra Inglis Kilpatrick (MI) Lummis Marshall	McHenry Obey Peterson Putnam Roe (TN) Shuster Welch	
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ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE The SPEAKER pro tempore (during the vote). Members are advised there are 2 minutes remaining in this vote.

□ 1439

So the bill was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated for:

Mr. ROE of Tennessee. Mr. Speaker, on rollcall No. 353 I was unavoidably detained. Had I been present, I would have voted "yes."

Mr. COSTA. Mr. Speaker, on rollcall No. 353, had I been present, I would have voted "ves."

OIL SPILL LIABILITY TRUST FUND

The SPEAKER pro tempore. The unfinished business is the vote on the motion to suspend the rules and pass the bill (S. 3473) to amend the Oil Pollution Act of 1990 to authorize advances from Oil Spill Liability Trust Fund for the Deepwater Horizon oil spill, on which the yeas and nays were ordered.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Minnesota (Mr. OBERSTAR) that the House suspend the rules and pass the bill.

This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 410, nays 0, answered "present" 1, not voting 20, as follows:

[Roll No. 354]

YEAS-410 Ackerman Burton (IN) Dent Deutch Aderholt Butterfield Calvert Adler (NJ) Diaz-Balart, L Diaz-Balart, M. Akin Camp Alexander Campbell Altmire Cantor Dingell Andrews Cao Djou Doggett Arcuri Capito Austria Capps Capuano Donnelly (IN) Doyle Baca Bachus Cardoza Dreier Raird Carnahan Baldwin Carney Barrow Carson (IN) Bartlett Carter Barton (TX) Cassidy Castle Bean Castor (FL) Becerra. Berkley Chaffetz Berman Chandler Berry Childers Biggert Chu Bilbray Clarke Bilirakis Clav Cleaver Bishop (GA) Bishop (NY) Clvburn Bishop (UT) Coble Blackburn Coffman (CO) Blumenauer Cohen Blunt Cole Conaway Boccieri Connolly (VA) Boehner Bonner Convers Bono Mack Cooper Boozman Costa Costello Boren Boswell Courtney Boucher Crenshaw Boustany Critz Crowley Boyd Brady (PA) Cuellar Culberson Brady (TX)

Cummings

Davis (AL)

Davis (KY)

Davis (TN)

DeFazio

DeGette

DeLauro

Dahlkemper

Braley (IA)

Broun (GA)

Brown (SC)

Ginny

Burgess

Brown, Corrine

Brown-Waite.

Bright

Driehaus Duncan Edwards (MD) Edwards (TX) Ehlers Ellison Ellsworth Emerson Engel Etheridge Fallin FarrFattah Filner Flake Fleming Forbes Fortenberry Foster Foxx Frank (MA) Franks (AZ) Frelinghuysen Fudge Gallegly Garamendi Garrett (NJ) Gerlach Giffords Gingrey (GA) Gohmert Gonzalez Goodlatte Gordon (TN) Granger Graves Grayson Green, Al Green, Gene

Griffith Markey (CO) Markey (MA) Rothman (NJ) Grijalva Rovbal-Allard Guthrie Marshall Royce Gutierrez Matheson Ruppersberger Hall (NY) Matsui Rush McCarthy (CA) Hall (TX) Ryan (OH) McCarthy (NY) Halvorson Rvan (WI) McCaul Hare Salazar Harman McClintock Sánchez, Linda McCollum Harper Hastings (FL) McCotter Sanchez, Loretta ${\bf McDermott}$ Hastings (WA) Sarbanes Heinrich McGovern Scalise McIntyre Schakowsky Hensarling McKeon Schauer Herger McMahon Schiff Herseth Sandlin McMorris Schmidt Higgins Rodgers Schock Hill McNerney Schrader Himes Meek (FĽ) Schwartz Hinchey Meeks (NY) Scott (GA) Melancon Hirono Scott (VA) Hodes Mica Sensenbrenner Michaud Holden Serrano Holt Miller (FL) Sessions Honda Miller (MI) Sestak Hover Miller (NC) Shadegg Hunter Miller, George Sherman Minnick Inslee Shimkus Mitchell Israel Shuler Issa Mollohan Simpson Jackson (IL) Moore (KS) Sires Moore (WI) Jackson Lee Skelton (TX) Moran (KS) Slaughter Jenkins Moran (VA) Smith (NE) Johnson (GA) Murphy (CT) Smith (NJ) Johnson (IL) Murphy (NY) Smith (TX) Johnson, E. B. Murphy, Patrick Smith (WA) Johnson, Sam Murphy, Tim Snyder Jones Myrick Space Jordan (OH) Nadler (NY) Speier Napolitano Kagen Spratt Kanjorski Neal (MA) Stark Kaptur Neugebauer Stearns Kennedy Nunes Stupak Kildee Nye Sullivan Oberstar Kilrov Sutton Kind Olson Tanner King (IA) Olver Taylor King (NY) Ortiz Teague Kingston Owens Terry Pallone Kirk Thompson (CA) Kirkpatrick (AZ) Pascrell Thompson (MS) Kissell Pastor (AZ) Thompson (PA) Klein (FL) Paul Thornberry Kline (MN) Paulsen Kosmas Pavne Tiahrt Tiberi Kratovil Pence Tierney Perlmutter Kucinich Perriello Titus Lamborn Tonko Lance Peters Towns Langevin Peterson Larsen (WA) Petri Tsongas Pingree (ME) Turner Larson (CT) Latham Upton Pitts Van Hollen LaTourette Platts Velázquez Latta Poe (TX) Lee (CA) Polis (CO) Visclosky Lee (NY) Pomeroy Walden Price (GA) Walz Levin Lewis (CA) Price (NC) Wamp Quigley Radanovich Lewis (GA) Wasserman Schultz Lipinski LoBiondo Rahall Waters Loebsack Rangel Watson Lofgren, Zoe Rehberg Watt Lowey Reichert Weiner Lucas Reyes Richardson Welch Luetkemever Westmoreland Whitfield Luján Rodriguez Wilson (OH) Lummis Roe (TN) Lungren, Daniel Rogers (AL) Wilson (SC) Rogers (KY) Wittman Lvnch Rogers (MI) Wolf Rohrabacher Woolsey Mack Maffei Rooney Wu Ros-Lehtinen Yarmuth Maloney Young (AK) Manzullo Roskam Young (FL) Marchant

ANSWERED "PRESENT"—1 Shea-Porter

NOT VOTING-20

Bachmann Davis (IL) Inglis
Barrett (SC) Delahunt Kilpatrick (MI)
Buchanan Eshoo Linder
Buyer Hinojosa McHenry
Davis (CA) Hoekstra

Miller, Gary Posey Shuster Obey Putnam Waxman

\sqcap 1447

So (two-thirds being in the affirmative) the rules were suspended and the bill was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

PERSONAL EXPLANATION

Mrs. DAVIS of California. Mr. Speaker, on Thursday, June 10, 2010, I was attending to a family matter and missed the following votes. Had I been present, I would have voted: "yea" on rollcall No. 347; "no" on rollcall No.

"yea" on rollcall No. 347; "no" on rollcall No. 348; "no" on rollcall No. 349; "no" on rollcall No. 350; "yea" on rollcall No. 351; "yea" on rollcall No. 352; "yea" on rollcall No. 353; "yea" on rollcall No. 354.

PERSONAL EXPLANATION

Ms. KILPATRICK of Michigan. Mr. Speaker, I was unable to attend to several votes today. Had I been present, I would have voted "aye" on rollcall 347; "nay" on rollcall 348; "nay" on rollcall 350; "aye" on rollcall 351; "aye" on rollcall 352; "aye" on rollcall 353 and "aye" on rollcall 354.

AUTHORIZING THE CLERK TO MAKE CORRECTIONS IN ENGROSSMENT OF H.R. 5072, FHA REFORM ACT OF 2010

Ms. WATERS. Mr. Speaker, I ask unanimous consent that in the engrossment of H.R. 5072, the Clerk be authorized to correct section numbers, punctuation, and cross-references, and to make such other technical and conforming changes as may be necessary to accurately reflect the actions of the House.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from California?

There was no objection.

GENERAL LEAVE

Ms. WATERS. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days to revise and extend their remarks and insert extraneous material on the subject of the passing of the Honorable Art Link.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from California?

There was no objection.

CONGRATULATING CLINTON COUNTY, OHIO

The SPEAKER pro tempore (Mr. BRIGHT). The unfinished business is the question on suspending the rules and agreeing to the resolution (H. Res. 1121) congratulating Clinton County and the county seat of Wilmington, Ohio, on the occasion of their bicentennial anniversaries.

The Clerk read the title of the resolu-

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from California (Ms. Chu) that the House suspend the rules and agree to the resolution.

The question was taken; and (twothirds being in the affirmative) the rules were suspended and the resolution was agreed to.

A motion to reconsider was laid on the table.

LEGISLATIVE PROGRAM

(Mr. CANTOR asked and was given permission to address the House for 1 minute.)

Mr. CANTOR. Mr. Speaker, I yield to the gentleman from Maryland, the majority leader, for the purposes of announcing next week's schedule.

Mr. HOYER. I thank the gentleman for yielding.

On Monday, the House will meet at 12:30 p.m. for morning-hour debate and 2 p.m. for legislative business, with votes postponed until 6:30 p.m.

On Tuesday, the House will meet at 9 a.m. for morning-hour debate and 10 a.m. for legislative business and recess immediately for the Former Members Association annual meeting. The House will reconvene at approximately 11:30 a.m.

On Wednesday and Thursday, the House will meet at 10 a.m. for legislative business.

On Friday, the House will meet at 9 a.m. for legislative business.

We will consider several bills under suspension of the rules. The complete list of all suspension bills will be announced, as is the custom, by the close of business tomorrow.

In addition, we will consider H.R. 5297, the Small Business Lending Fund Act of 2010; and possibly H.R. 5175, the DISCLOSE Act; and, again, possible action on H.R. 4899, the Supplemental Appropriations Act of 2010.

Mr. CANTOR. I thank the gentleman. Mr. Speaker, I would ask the gentleman, in addition to next week's schedule, can the gentlemen tell us what he expects to consider on the floor between now and the July 4 recess beyond next week?

Mr. HOYER. In addition to the legislation I have announced for next week—the Small Business Lending Act, the DISCLOSE Act, and the supplemental—we will also consider in the future a Wall Street reform conference report.

As the gentleman knows, the conference is having its first session today as an open conference, full participation. I expect that to hopefully conclude within the next few weeks, perhaps sooner. And I expect to have that bill on the floor and to the President by the July 4 break.

In addition to that, we have the American Jobs and Closing Tax Loopholes Act, which is being considered by the Senate now. We passed this bill, as

you know, 2 weeks ago. The Senate, however, had left town, and they could not take action to extend unemployment benefits and to preclude cuts to Medicare payments to ensure seniors would get their doctors. I know the Senate is now working on this bill. And if they amend it, we will look at that and see what House action might be necessary.

In addition, we are looking at a budget resolution. We are still working with Chairman SPRATT on a budget resolution that shows we have cognizance of the concerns that all of our Members have, A, about the deficit and also about constraining spending. As the gentleman knows, the President has sent to us a budget that for nondefense, nonsecurity spending is frozen not only for this year but for 2 years to come. So we are considering that.

In addition, the gentleman and I have been working very hard on Iran sanctions. I was at the White House today. I congratulated the President on the administration's success in having passed through the Security Council the Iran sanctions legislation. It is good legislation. Hopefully, all nations will abide by it, have its impact.

On the other hand, I think the gentleman and I both agree there need to be additional efforts made. We urge the Europeans, who will be meeting shortly, to do the same and hopefully have an even stronger resolution.

And then it's my expectation—I have talked to Mr. Berman, and I know you have talked to Ms. Ros-Lehtinen—my hope is that we will have—and my request, more than a hope, my request is that the conference report be brought to the floor the week of the 21st. And I have indicated that that is my expectation

I want to also congratulate Ambassador Susan Rice for the job that she did in drafting the resolution that was adopted and successfully passing it yesterday. I am looking forward to working with the gentleman.

In addition to that, as you know, we have a supplemental that we want to have considered. We need to fund our troops that are in harm's way and make sure they have the resources necessary to carry out the mission they have been given. And I expect the supplemental to be on the floor possibly as early as next week. I would hope that we could get it that early, but certainly I expect it to pass before we leave.

It is my understanding that funding is available into July so that we have some flexibility, but my view is that we will pass it. And I will be pushing very hard to pass the supplemental, make sure our troops are funded. And I would hope that we could work on that on a bipartisan basis.

That is not all that will be done, but those are the significant parts of what I expect the agenda to be for the next 3 weeks

Mr. CANTOR. I thank the gentleman. I specifically, Mr. Speaker, want to thank the gentleman for his efforts on

behalf of trying to get a resolution out of the conference committee on the Iran sanctions bill—again, as he says, Mr. Speaker, something that he and I have worked on for some time now. I thank him for his commitment to that and working on that.

I would also ask the gentleman if any of the reports that I have heard about a possible resolution having to do with the flotilla, in terms of the actions that occurred, that Israel undertook to defend itself in interdicting the ship on the alleged mission of aid that it was claiming to be on, and whether we can expect any resolution along those lines in support of our ally Israel.

Mr. HOYER. I thank the gentleman for his question.

As I am sure most people know, the gentleman and I agreed—I made a statement on the floor last night, and I made a statement immediately after—Israel, like any other nation in the world that is assaulted by a terrorist organization that wants its demise, wants to kill its people and push it from its country, any nation on Earth, including ours, would defend itself. That is what they did.

They gave 2 weeks' notice, of course, as the gentleman knows, to the Turks and to the individuals who were undertaking this so-called humanitarian mission.

And I might say that the gentleman and I share a humanitarian concern about the plight of the Palestinian people. Unfortunately, they are ill-served by some of those who have, by force, taken over their leadership in Gaza.

But Israel did what any nation would do. It gave notice and said, if you will deliver those to Ashdod, the port, we will offload the humanitarian material and make sure that it's delivered to its recipients, not to a terrorist organization that would use it for purposes of terror and attacks on civilians, but use it for the purposes of relieving those in some distress.

I would point out, as the gentleman well knows, international reports are that, in fact, there are sufficient food and medicine in Gaza today. It is my view that that mission, in effect, accomplished its objective, and its objective was to create confrontation and to put at risk the security of Israel and its people.

So that the answer to your question is that I have talked to Mr. Berman and I want to talk to you, as well, so that we can determine what is the best course of action for us to take.

Mr. CANTOR. Mr. Speaker, I thank the gentleman for his continued commitment and share with him the commitment to strengthen the alliance between ourselves in the United States and Israel in the continuing struggle that all of us have in terms of pushing back against the terrorist threat, state sponsors of terror and their proxies in the Middle East, and as they pose the existential threats to our ally Israel as well as U.S. interests in the region. So I look forward to working with him on that.

Mr. Speaker, I would go back to the gentleman's statements with regards to financial regulation and a conference report. I know there has been a lot of indication, especially on the part of Chairman Frank, about the willingness to be open and make sure that C-SPAN cameras are there so the public can understand and have access.

I was somewhat alarmed, though, with the statements made by the chairman, as reported in the press, when he said, "Some negotiations will take place more publicly than others," and just wanted the gentleman to assure us that there will be no negotiations ongoing without having the light of cameras on and/or at least a fair hearing among Members of both parties.

□ 1500

 $\mbox{Mr. HOYER.}\ \mbox{I}$ thank the gentleman for his question.

None of us want to commit to not talking to one another privately, I think. I think that's what the chairman was referring to. I am sure he and Mr. DODD will speak. I am sure that he and the gentleman from Alabama, the ranking Republican, Mr. SHELBY, may be speaking. The chairman and I both served with Mr. SHELBY, and I am sure that there will be discussions with the ranking Republican from our side.

That may not be in the context of the conference itself where there will be cameras, where there will be an open opportunity to offer amendments and fully debate and discuss various options. Frankly, I've not been too pleased personally with the fact that we don't have a lot of conferences. I think conferences are good. I think they accomplish a worthy objective of bringing reconciliation between the two Houses and frankly giving an opportunity for each perspective that's represented on the conference to be articulated. And I think this will be, from that standpoint, a model conference.

And I think Mr. Frank does intend, as he has said, to have an open conference with full debate and voting in the light of day on various different proposals.

Mr. CANTOR. I thank the gentleman for that.

In that spirit, Mr. Speaker, of wanting to try to work together in a civil manner and to try to get the work of the people done, the gentleman mentioned the war supplemental for scheduling perhaps next week. And obviously we continue to be concerned, Mr. Speaker, on the part of our Members, their constituents, about the involvement, openness of discussion, debate around the issue of the spending in the supplemental bill to fund our troops.

And this is actually, Mr. Speaker, a bill we can work on together. And the gentleman indicates that that bill may be coming to the floor. And I would ask the gentleman should we expect that bill to go through the appropriations committee before it comes to the floor to allow for that open input, that collaboration to result in a better bill

that would reflect the will of the American people?

And I yield.

Mr. HOYER. I thank the gentleman for yielding.

I have not discussed specifically what actions Mr. OBEY—Mr. OBEY is looking at the supplemental. It was sent over to us. And he's discussing it with the various subcommittee chairs, I know. I don't know whether he's discussed it with Mr. Lewis at this point in time. But I do know that, as you know, he had a markup scheduled on our supplemental the week before we left. That was canceled, so it didn't go forward; and then the Senate passed its bill.

But I would certainly hope that your side has input on what they want, what you want, what you think ought to be in there. Obviously, we want to respond to some of the crisis not only offshore in Iraq—well, this is mainly Afghanistan and Pakistan as the gentleman knows, but my belief is Mr. OBEY will want to have input as well.

So I can't give you specifically because Mr. OBEY has not indicated to me at this point in time what his specific plans are. But I understand the gentleman's interest.

Mr. CANTOR. I thank the gentleman for that, Mr. Speaker, and I would indicate that having spoken with the appropriators that Mr. Lewis has not heard from Mr. OBEY on that, and we will wait to hear, and I am sure he's anxiously awaiting.

Mr. Speaker, I would also like to ask the gentleman about the budget and what we can expect as far as the budget having now been in June, there having been no budget, and can we expect a markup in the Budget Committee prior to our leaving for the July 4 recess?

I yield.

Mr. HOYER. I thank the gentleman for yielding.

As you know, Mr. SPRATT and I and others have been working on this for many months now to try to see if there is a budget that can garner majority support. There was some indication, I will tell the gentleman—he's usually at the White House with us. He wasn't with us today. But Mr. CANTOR is usually joining us at the White House in our meetings with the President.

But the fact is that the Senate Republican leader indicated he'd like to see some bipartisan agreement, at least on spending levels and observed that he thought the spending levels the President had sent down for our consideration were-he would like to see a lower number but he appreciated the fact that that number was sent down and was a constraint on spending, in fact, froze non-defense, non-security spending at last year's levels and did so for a number of years. So I made the observation at that point in time that I was hopeful that we in fact could perhaps reach some bipartisan agreement. I will be discussing with the gentleman probably early next week that possi-

But I will tell you that Mr. SPRATT continues to work very, very hard at

trying to see if he can come up with a budget resolution that reflects something that can get agreement.

I want to tell the gentleman that one of the problems we have, as the gentleman knows, is we have created a situation of where the budget will have some very tough numbers on it. They are realistic numbers. They are the numbers. They are what they are. We are where we are. As the gentleman knows, I believe that we need to work very, very hard to get back to the place where we were when we started in 2001 when we had a balanced budget and a surplus projected.

I would call attention to a statement of Doug Holtz-Eagen, as I am sure the gentleman knows, who was with the last administration and indicated that this budget would have occurred under Senator McCAIN as well no matter what he did. We inherited an extraordinarily depressed economy, an exploding deficit and a substantial decrease in revenues. So we have an extraordinarily difficult situation that we've inherited that we're trying to deal with.

The President, as you know, has appointed a commission to try to deal with that. We put in place statutory PAYGO to try to constrain spending so that we can get back to where I said we were in 4 years before the Bush administration where we had 4 years of surplus. And, regrettably, we're not there now; but we're working on it.

Mr. CANTOR. I thank the gentleman for that. And he knows where I stand on that issue and where our side is continuing to want to see a budget, just like most of the American people are having to do every day is come up with a budget of how they can make their businesses work and their families make it through the month. So I appreciate that spirit with which the gentleman offers that.

Mr. Speaker, I would say to the gentleman that I read an article in Roll Call this week that had to do with these colloquies that somehow indicated that the gentleman and I were unable to come to the floor and to "play nice together." I will say I know the gentleman doesn't take any of this personally, nor do I, because I enjoy coming to the floor to debate substance and policy in these colloquies, something that, frankly, is not done often enough in this House, but as it relates to the priorities that the majority has as reflected through its scheduling abilities.

And in fact, again, Mr. Speaker, this House doesn't do nearly enough of this kind of exchange of opinion to ferret out how we can come to some agreement.

So I know that the gentleman shares in that spirit as we engage, specifically as that article points to, over our differences, our differences about the priority of cutting spending now. And I know the gentleman does know, as I value, the opportunities to work with him on issues as we have just discussed

having to do with the promotion of the U.S. security in the Middle East as it plays out through our ally Israel. I enjoy the working relationship that we have had on that issue; the issue around the Iran sanctions resolution, as well as he knows. As well we've worked together well on the issue of Puerto Rico statehood. So there is that history.

But I would say again there are going to be times where we do disagree. And there is, frankly, some disagreement that our side has with what the majority does in terms of scheduling, and that is its priorities on cutting spending.

We have become very frustrated that we have no other vehicle to speak out as to the priorities of the majority other than our response to the scheduling. And these colloquies are focused on priorities the majority has as far as how it schedules this floor.

We have become very frustrated as well, Mr. Speaker, that every time we begin even to hint at a desire to bring spending cuts to the floor, that somehow we need a lecture on the last couple decades as to what's happened in this country from a fiscal standpoint. As the gentleman knows, I'm the first one to offer up some contrition. Yes, our side is to blame as much as the other side for bringing us to this point.

But none of that has anything to do with scheduling for the next week or the week thereafter. And what my aim is, and hopefully the gentleman knows, in engaging in these discussions is to say, please allow us to bring up some of the issues that the American people want us to do, which is to stop the spending now.

And as the gentleman knows, we have launched on the Republican side of the aisle a program called YouCut, and frankly we have seen some bipartisan support of programs under YouCut. We have seen the administration take on an announcement today a proposal in YouCut to sell excess Federal property.

We want this to be a bipartisan issue. And as the gentleman has reminded me, as he said in the article, this is a colloquy based on scheduling.

So, Mr. Speaker, I would say that the minority, the Republicans in this House, intend on bringing to the House floor another YouCut vote next week. And it will be one of five options that the public will be voting on and has begun already. And we are well over 700,000 votes in YouCut on a 3-week period. And, Mr. Speaker, I think that indicates some real intensity behind the public wanting this House to finally stop spending now.

So we will, Mr. Speaker, be bringing to the floor a vote either on the attempt to sell excess Federal property, which is a \$15 billion savings; a provision to terminate a Federal bike and walking program, that's another \$1.8 billion; terminate a Federal truck

parking program, \$62.5 million; terminate a funding for private bus companies, \$120 million; or a proposal to terminate the Ready to Learn TV program at \$270 million of savings.

And I would say, Mr. Speaker, to the gentleman the purpose of our bringing these to the floor is, first of all, to reflect the will of the American people to cut now, to go forward, to admit we are in a real tough situation fiscally in this country. We're at a crossroads. We've got to start changing the culture here in Washington.

So I would say to the gentleman that is the purpose as well as, Mr. Speaker, we have no other alternative unless the majority would schedule actual spending cuts for this debate and vote on the House floor.

I would also say to the gentleman, Mr. Speaker, these votes will occur, and we will proffer these each week. This will begin to amass a record on which Member supports spending cuts now and which doesn't. We have already demonstrated a commitment on this side of the aisle, as well as some on the gentleman's side of the aisle, to cut \$85 billion over the last three votes in YouCut and will continue to do that each week.

And I would hope that the gentleman could join us in reflecting the priorities that our constituents are asking us to put forward, and that is to get the Federal deficit under control.

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So with that, Mr. Speaker, I would thank the gentleman for his time and will yield to him for a response.

Mr. HOYER. I thank the gentleman for yielding.

I want to tell my friend that I don't seek contrition. I do seek reconsideration of policies that have not worked, of policies that were projected to grow the economy, bring the deficit down and make us a healthier, wealthier country. Frankly, the policies that we pursued in 2001 through 2006, and actually through 2009 because we couldn't change policy although we were in charge of the House and the Senate, we couldn't override a Presidential vetogain, not contrition, but recognition that the policies did not work.

Benjamin Franklin said, It's not a good thing to be penny wise and pound foolish. I tell my friend that he and his colleagues from 2001 and 2006—I think he voted for each one of these—voted for over \$2 trillion in unfunded spending. That is the real problem.

The gentleman is probably prepared to support, as I am—he and I will probably vote together, I hope, on a supplemental that provides for funding our troops. That won't be paid for. We will expect our children and grandchildren to pay for that. Mr. OBEY has suggested a tax to pay for this war. If it is worth fighting, if it's worth protecting this generation, it is worth paying for. I tend to agree with that.

As the gentleman knows, I'm a lot older than he is. I have three grand-

children, and I have a great-grand-daughter. Tragically, history tells us that my grandchildren and my children are going to have their challenge from a security standpoint, from a health standpoint, from a natural disaster standpoint as we have today, and they're going to have to have resources to respond to that.

I don't criticize the gentleman and I applaud him for asking the American public what we all ought to ask the American public, what do you think we ought to cut. The fact of the matter is that your side, your ranking member, has prepared a budget. As I've told you before, I think it's a budget with a great deal of integrity, great deal of political courage, and the gentleman's indicated it's a 75-year budget. It's a budget that affects today, tomorrow, but yes, it has a vision. I applaud Mr. RYAN. As you know, I'm a big fan of Mr. RYAN's. I don't agree with Mr. RYAN, but I don't have to agree with somebody to have great respect for their intellect and their political courage and their willingness to be real, to put something on the table that really will make a difference.

My side, for the most part, doesn't agree with his treatment of Social Security, Medicare, and some other things. But I asked the gentleman last time if he wants me to put that budget on the floor with whatever we put on the floor on our side so that both of those can be considered. We're prepared to do that.

But my friend, I will tell you, I'm not looking, as I said before, for contrition. I am looking for recognition that we need to work together and be honest. Be honest with those American people that you're asking questions to. The items you put on your list are worthy of consideration, but they will not get us to where we need to get.

As Mr. Eakin, who was one of McCain's advisers, former Republican director for the OMB, as the CATO Institute indicates, the policies of the Bush administration dug a very deep hole. You have contrition about it but that doesn't solve it. What's got to solve it is us coming together and being honest with the American people. That's what the commission is hopefully going to do, and it's going to give us tough recommendations, and we will have to clasp hands together frankly if those recommendations are real, honest, and effective because they will be politically controversial because the medicine doesn't always go down very well.

But we have all dug a hole. I was not for most of the Bush policies that put us in those holes. I think giving up revenues—that's part of the \$2 trillion of spending that you made, YouCut revenues—but you did not pay for them. The thing to do if you're going to cut taxes is to cut spending. The American public understand that, but pay for what you're still going to buy. Don't expect the credit card to be used by us and paid for by our children.

So I tell my friend that the individual items which you have just outlined are worthy of consideration, and asking the American public their recommendations is absolutely the right thing for us to do as a democratic body, but let us not kid the people that we can deal with the budget hole that has been dug over the last 8 years from surplus to deep deficit, surplus in 2001, deep, deep deficit in 2009, January of 2009, is going to be solved by simply nibbling around the edges, no matter how big those figures may sound, and they are big. But in the magnitude of the problem that confronts us, they will not get us to where we need to be. I thank the gentleman for yielding.

Mr. CANTOR. Mr. Speaker, I thank the gentleman and I would say I hear the gentleman, that he thinks that contrition is not enough. I hear the gentleman who says that he and his side is to blame as well, and I think enough is enough about going backwards.

The gentleman's heard me before on the floor in this colloquy quote Winston Churchill when he said, Of this I am quite sure, that if we open a quarrel between the past and present, we shall find that we have lost our future. And I would say to the gentleman in the spirit of that quote, let's go forward. Both of us can differ on policy, but it seems that the gentleman is more interested in settling a score to have this side of the aisle admit that somehow our policies were failing.

I have said here—I think most of my colleagues on this side of the aisle would say—spending was too high. The gentleman indicates that we voted on \$2 trillion of spending while we were in the majority over the last several years.

Mr. HOYER. Will the gentleman yield just to clarify?

Mr. CANTOR. I yield.

Mr. HOYER. We all voted for more spending than that over that period of time, given the size of our budget. What I said was, to be precise, you voted for \$2 trillion of unpaid spending.

I thank the gentleman for yielding.

Mr. CANTOR. I thank the gentleman for that correction, and would say that with that \$2 trillion figure out there, we could also look to see how much spending is going on now, and the national debt has increased by \$4 trillion since the Democratic Party took control of this Congress, and we've added \$4.8 billion in debt per day under this President. So there is no side immune to blame for more spending, which is why we continue to plead that let's work together now. Let's not kick the can down the road.

The gentleman continues to say that the YouCut proposals are too small, though worthy, too small to even fix any problem. That is not true, Mr. Speaker. We are about trying to change the culture here in Washington. The gentleman shares with me concern about the life our kids, their kids and theirs will have in this country given

the actions we are taking and those we're not on the floor of this House.

So I thank the gentleman, again, for his willingness to engage in these substantive discussions. We need more of these debates on substance in the workings of this House, and I appreciate, again, his time.

ADJOURNMENT TO MONDAY, JUNE 14, 2010

Mr. HOYER. Mr. Speaker, I ask unanimous consent that when the House adjourns today, it adjourn to meet at 12:30 p.m. on Monday next for morning-hour debate.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Maryland?

There was no objection.

AUTHORIZING THE SPEAKER TO DECLARE A RECESS ON TUES-DAY, JUNE 15, 2010, FOR THE PURPOSE OF RECEIVING FORMER MEMBERS OF CONGRESS

Mr. HOYER. Mr. Speaker, I ask unanimous consent that it may be in order on Tuesday, June 15, for the Speaker to declare a recess subject to the call of the Chair for the purpose of receiving in this Chamber former Members of Congress.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Maryland?

There was no objection.

BP REFUSING TO PROVIDE CRITICAL DATA AND SAMPLES

(Mrs. MALONEY asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. MALONEY. Mr. Speaker, it's been more than 30 days since the Deepwater Horizon exploded in the Gulf of Mexico. In that time, at least 40 million gallons of oil have entered our oceans. To give you some idea what this means for the gulf coast, if the oil disaster was centered in my district, it would completely cover New York City, Long Island, Connecticut, and northern New Jersey, and far more in the east and the west.

With a disaster of this enormous magnitude, it's absolutely critical we know everything we can about the oil, its scope and its effect on the Gulf of Mexico. But according to recent reports, BP is refusing to provide critical samples and data to scientists studying the disaster. Scientists researching the vast underwater damage of the oil spill have been denied oil samples from BP. Other scientists studying the flow rate at the source of the oil haven't received high quality video they requested from BP's underwater robots. Still more researchers have asked for, but not received, access to much-needed data to study oil plumes beneath the surface of the ocean.

It is imperative for BP to give scientists inside and outside of government access to every sample, every data point, and every other resource they need to help us understand the truth about BP's oil disaster. The American people have a right to know.

HONORING LINDSAY POTTS

(Ms. KAPTUR asked and was given permission to address the House for 1 minute.)

Ms. KAPTUR. Mr. Speaker, I rise to pay tribute and deeply thank on her retirement from our congressional staff Ms. Lindsay Potts of Toledo, Ohio, who, for nearly 3 decades of exemplary and extraordinary patriotic service to the people of our district, State, and Nation has turned in her retirement papers.

I'd like to thank Lindsay publicly for her exceptional honesty and work ethic, her abiding kindness, her aptitude and inquiring mind, her patience, her fine writing skills, her insatiable intellectual curiosity. She truly is a renaissance woman.

Lindsay is also a devoted wife to David Beckwith, and they are parents to two marvelous young people, Schuyler and Judson, and she is sister to Leslie and to brothers near and far.

Lindsay's gifts are unmatched, her smile, her sparkle, her uncanny ability to connect to people from all walks of life and draw the best from them for community betterment, as well as empowerment of marginalized people in the days that she wrote "People Building Neighborhoods" for the National Neighborhood Commission.

I wish her well, as does our entire staff, in the coming days and years. She will always have a home in our congressional family and will be missed by all who value her precious life. From the bottom of my heart and our hearts, Lindsay, thank you always. God bless you, Lindsay Potts.

$\begin{array}{c} \text{GREATEST ENVIRONMENTAL} \\ \text{DISASTER} \end{array}$

(Mr. CAO asked and was given permission to address the House for 1 minute.)

Mr. CAO. Mr. Speaker, the greatest environmental disaster in history is unfolding in the Gulf of Mexico. The oil spill has damaged the shoreline of the gulf coast and my home State of Louisiana.

Each day I receive from the State this report listing the affected shoreline. I have visited many of the places, and to Louisianans and my family, it reads like a list of old friends.

You can't really understand the impact of this disaster until you hear the names associated with the 103 miles of Louisiana shoreline that already have been affected.

This includes the Chandeleur Island, Breton Island, South Pass, South West Pass, Whiskey Island, Trinity Island, East Island, Raccoon Island, Port Fourchon, Grand Isle, Elmer's Island, Brush Island, Pass a Loutre, Marsh Island, Timbalier Islands, Lake Raccourci, Pilot Bayou, Isle Grande Terre, Devil's Bay, Lake Felicity, Cheniere au Tigre, Pilot Bay, Timbalier Bay, Bay Ronquille, Casse Tete, Vermillion Bay, Bay Batiste, Bay Long, Lake Barre, Blind Bay, Calumet Island, Barataria Bay, Bastian Island Grande Ecaille, Wilkinson Bay Marsh.

This disaster is bigger than anything we have ever seen before. I call upon my colleagues and the Nation to maintain our attention on swift response and recovery and to hold the responsible parties accountable.

□ 1530

SPECIAL ORDERS

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 2009, and under a previous order of the House, the following Members will be recognized for 5 minutes each.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Indiana (Mr. BURTON) is recognized for 5 minutes.

(Mr. BURTON of Indiana addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

UNITED STATES MARINE SERGEANT BRANDON BURY

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Texas (Mr. Poe) is recognized for 5 minutes.

Mr. POE of Texas. Mr. Speaker, it is with great pride and a heavy heart that I speak today of a young marine from my district in Texas who gave his life while fighting the terrorists in Afghanistan.

Marine Sergeant Brandon Bury was killed on Sunday, June 6 during combat operations in Kabul. This is a photograph of this marvelous marine. He leaves behind his wife, Heather, and his two young sons, Cole, who is 3-years-old, and Cade, who is 1.

Brandon was on his third tour of duty. He previously served two deployments in Iraq, and he left for Afghanistan this April as part of a team training Afghan police.

He was 26 years of age and a 2002 graduate of Kingwood High School in Texas. In his 26 short years, Brandon lived a lifetime of service to other people.

I talked to Brandon's mom, Terri, this week. She told me that Brandon had just called her, and he had asked her to send him gifts for the local Afghanistan children in his next care package. Brandon, always thinking about ways to do something for somebody else.

I have been to Afghanistan and, let me tell you something, Mr. Speaker, those Afghani kids love American warriors. They love our troops, and I have seen how they react to those troops firsthand.

Marines like Brandon are the reason why. They are the best ambassadors for liberty and freedom that there are in the world because, you see, Americans never go to conquer. They go to liberate. They go to lands they have never seen, and they fight for people they have never known.

Brandon's mom and dad, Terri and Bryan Bury, now live in Dallas, Texas, with his two brothers. I met Brandon 2 years ago at a 4th of July celebration in Kingwood. He stood 6 foot 6 and he was all marine. He was an impressive individual, and his friends say even back in middle school Brandon knew what he wanted to do. He wanted to be a United States marine.

He volunteered for the Marine Corps. He could have been an officer, but he wanted to be an enlisted man so he could be on the ground with other such marines

You know, Mr. Speaker, there is nothing like a U.S. marine. They go into the desert of the gun and the valley of the sun. They go where others fear to tread and the timid are not found.

These young warriors make great sacrifices today in the heat and the dust and the deserts and the rough, rugged mountains of Afghanistan. They track down those terrorists wherever they try to hide.

There have been 10 Texas warriors killed this year in Afghanistan, four from the Houston area. In our congressional district in Texas, there have been a total of 29 warriors killed in Afghanistan and Iraq.

It has been said that wars may be fought by weapons, but they are won by warriors. Brandon Bury was an American warrior. He was a hero in the tradition of our great men and women who defend the flag and liberty. It is America's warriors who pay the price for our freedom.

In America's first war fighting for freedom, Patrick Henry said, "The battle, sir, is not to the strong alone; it is to the vigilant, the active, and to the brave." We are fortunate that these words still ring true today and that Americans like Brandon carry those values into battle.

While we mourn the loss of Brandon Bury, we should thank God that a man like him ever lived.

Killed with Sergeant Bury were Lance Corporal Derek Hernandez, 20, of Edinburg, Texas, and Corporal Donald Marler, 22, from St. Louis, part of the 3rd Battalion, 1st Marine Regiment, 1st Marine Division based at Camp Pendleton. These proud, young warriors were killed on the 66th anniversary of the D-day invasion of Europe.

Shakespeare wrote about such men in Henry V, when he said, "From this day to the ending of the world, we in it shall be remembered. We few, we happy few, we band of brothers; for he today that sheds his blood with me shall be my brother."

Mr. Speaker, we shall always remember Brandon and his fellow marine brothers and the lives they gave for freedom. So today I extend my prayers and condolences to Brandon's wife and two young boys, and his parents, his relatives, and his friends in the Kingwood community.

Mr. Speaker, when a warrior goes off to faraway lands, the family stands vigilant at home because they, too, have really gone off to war.

Brandon was a marine. He was the poster boy for what is best about America.

Where does America get such amazing breed, this rare breed like Brandon Bury? Mr. Speaker, there is nothing quite like a marine. It was said best by an Army general when he said there are only two groups that understand marines—marines and the enemy.

So Semper Fi, Brandon Bury, Semper Fi.

And that's just the way it is.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from New York (Mr. Towns) is recognized for 5 minutes.

(Mr. TOWNS addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

TRILLION WITH A "T"

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from California (Ms. Woolsey) is recognized for 5 minutes.

Ms. WOOLSEY. Mr. Speaker, a week ago Sunday, at approximately 10:06 a.m., after the House had adjourned for recess and Americans were enjoying their holiday weekend, the Nation reached a truly disturbing milestone. At about that moment, according to the National Priorities Project, the combined amount of taxpayer money spent on the wars in Iraq and Afghanistan reached a staggering \$1 trillion. That's trillion with a "T," Mr. Speaker

That's a breathtaking amount of money to spend, even on something that works. But that kind of spending on two bloody wars that have taken thousands of American lives, destabilized other parts of the world, and done nothing to achieve national security goals, well, it's positively shameful

That trillion dollars doesn't even include some bills that haven't yet come due, like future medical costs for returning Iraq and Afghanistan veterans, a commitment we absolutely must keep. Nor does it include interest our grandchildren will pay on the debt we have racked up to finance these wars.

What I can't help thinking, Mr. Speaker, is the lost opportunity costs that we should be taking into account. What could we be spending that kind of money on if we weren't wasting it on immoral wars?

The National Priorities Project did a few calculations that report what we

could do with a trillion dollars. They say we could provide a year's worth of health care to 161 million low-income Americans, or we could pay for 137 million Head Start slots, or we could put 16 million more teachers in our elementary school classrooms.

But a funny thing happens whenever we try to make significant investments in the American people, especially those who find themselves struggling through no fault of their own. Suddenly, many of the same people who want to hand a blank check to the Pentagon become the strictest pennypinchers. The priorities are completely distorted. We have to fight and scrap for every dime of spending designed to help our own people. But in the name of overseas invasion and conquest, money is no object and no expense is spared.

We don't need to spend a trillion dollars to combat terrorism and protect our people. Instead, we can implement a smart security strategy that rejects warfare for the kind of real power, moral authority, and humanitarian decency that is American. It is America at its very best.

It's time to replace the military surge with a civilian surge, Mr. Speaker. We need aid workers, diplomatic initiatives, civil society programs, teachers, democracy promotion specialists, agricultural experts and much more, which would and will make us safer at a fraction of the cost.

Mr. Speaker, these trillion dollar wars have to end. It's time to move to a smart security strategy. It's time to bring our troops home.

BP OIL SPILL DISASTER: DAY 52

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from Florida (Ms. Ros-Lehtinen) is recognized for 5 minutes.

Ms. ROS-LEHTINEN. Mr. Speaker, today represents day 52 of the worst environmental disaster in U.S. history, and on this 52nd day, BP is no closer to finding a solution. As families and small businesses in the Florida Keys and across the gulf coast continue to suffer, BP has failed to come through on an effective strategy for plugging the gushing rig and for picking up the oil

My office has been flooded with calls from constituents eager to offer their assistance in the cleanup effort. Commercial fishermen, charter boat captains stand ready to lay boom and skim oil before it reaches the shore. Community organizations like United Way and the Florida Keys Environment Coalition have gathered volunteers ready to patrol the shoreline searching for tar balls. Unfortunately, BP has not provided these groups with the necessary training to assist in the cleanup effort.

As many constituents have complained to me, BP is failing to utilize members of the Keys community. Instead, BP is waiting until oil washes ashore to take action.

Additionally, many residents have called to offer their suggestions on how to clean up this mess. I sincerely hope that BP is giving due consideration to all of these suggestions. Clearly, BP's plan has not worked. The cleanup plan in Louisiana is abysmal. It is time for BP to look elsewhere.

Yesterday, I met with BP executives to discuss the company's slow, uncoordinated, and half-baked response efforts in Florida. At this meeting, I relayed the frustrations of many south Florida small business owners who are going through the BP claims process. These individuals are required to go through a long, complicated, and belittling process in order to receive the compensation that they serve because, for their economic loss, they had a downturn in business as a result of the premature panic from the BP oil spill.

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Let me be clear: These hardworking men and women are not looking for a handout, Mr. Speaker. They would much rather be working. Unfortunately, the disaster in the gulf has taken a tremendous toll on fishermen, on dive shops, on restaurants, on motels, and many tourist-related businesses in the Keys.

BP needs to completely revamp its claims process. In the Keys, two claims offices opened by BP are virtually useless. Individuals seeking compensation leave these offices with stacks of complicated paperwork, legal documentation, and little guidance.

I have requested detailed information from BP on its claims process. We need to demand complete transparency in this process, including data on how claims are being evaluated, how payment sums are being determined, and how quickly claims are being processed. Complicated legal documents just will not do.

On a related note, the Federal agencies need to come up with a plan in the event of a tropical storm or hurricane in the gulf. Hurricane season has just started. Experts at the National Hurricane Center predict that the 2010 hurricane season could be one of the most active on record. Forecasters are predicting anywhere between 14 to 23 named storms this season. Of course, it only takes one. Just ask the Florida residents who suffered through Hurricane Andrew, or just ask those residents in New Orleans who are still recovering from Hurricane Katrina.

In addition to a predicted active storm season, our communities are now saddled with the uncertainty of an oil spill. The ruptured oil rig is located right in the middle of hurricane alley. Scientists have suggested that the sheer strength of a hurricane could turn the oil slick into a devastating black surf. I shudder to think of the long-term economic devastation and environmental damage caused by this toxic combination.

BP and, indeed, all of our Federal agencies must prepare now for a worst-

case scenario later. BP cannot continue to sit idly by while communities are destroyed.

MAVI MARMARA

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from New Jersey (Mr. HOLT) is recognized for 5 minutes.

Mr. HOLT. Mr. Speaker, the events that transpired in the Mediterranean off the coast of Israel on May 31st were profoundly unfortunate and the loss of life is deeply regrettable.

We await a full and credible account of what happened aboard the Mavi Marmara, yet we know that Israel has the right and obligation to protect her citizens and borders, in this case by enforcing a legal naval blockade to allow certification of peaceful end use of goods transported into Gaza.

In the days since the incident, Israel has released all people detained and has inspected and trucked the flotilla aid cargo to Gaza, where I understand it awaits permission from Hamas to cross.

Sadly, last week's confrontation could have been avoided. Israel offered the flotilla organizers the chance to have their cargo inspected at the Port of Ashdod and transported to Gaza. Five of the six ships in the flotilla complied nonviolently, but the Mavi Marmara, loaded with over 500 people, refused.

The sequence of events that subsequently led to violence is disputed, but it is obvious, to me anyway, that the actions of the Mavi Marmara were needlessly provocative.

Israel should lead an impartial, transparent, and prompt examination of the incident. And inquiries may show how the interdiction could have been accomplished without loss of life.

It seems to me that the Israeli soldiers were right to defend themselves from the brutal assault. We saw this on video. It does not seem clear that the situation had to unfold as it did, however

Israel announced yesterday that a highly respected team of experts will review the investigations that are now under way, with a report expected in about a month. The United States should assist our ally in this endeavor, and the world community should withhold judgment until a reliable inquiry is complete. Yet many around the world, once again, are rushing to blame Israel before fully examining all the facts.

The United States, correctly, voted against a United Nations Human Rights Council resolution that called for an independent fact-finding mission, while at the same time, prematurely condemning Israel's actions. This apparent bias cannot be allowed to inflame an already volatile situation.

I have called for increased humanitarian aid to the people of Gaza for more than a year now. Legitimate humanitarian needs cannot be ignored. However, continued interference and provocations by any nation or faction in the region are unhelpful and dangerous.

The United States, the Arab states, and others must continue to facilitate vigorous and sustained diplomacy until lasting peace is achieved. Ultimately, only a just, permanent, and peaceful settlement between Israelis and Palestinians can ensure the security and the welfare of all in the region.

FREE ENTERPRISE, FREE MARKET EQUALS RECOVERY

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Tennessee (Mr. DUNCAN) is recognized for 5 minutes.

Mr. DUNCAN. Mr. Speaker, in today's Washington Post, the very prominent columnist George Will has a column about how the very limited recovery that has gone on in this country over the last few months is a jobless recovery, a term that we are hearing from many, many experts throughout the country.

I can tell you that, all over this country, college graduates are having trouble finding jobs, and many are having to work as waiters and waitresses in restaurants or at other very low-paying jobs. In large part, that is because environmental radicals have forced us to send millions of good jobs to other countries for 30 years or more now, and that is the main cause of that problem. But another problem that is going on all over the country is the credit situation.

Yesterday, in the Washington Times, there was a lengthy article about the problem that is still going on, that the banks are not making loans to anyone who really needs a loan, and particularly small businesses are hurting.

Well, I can tell you exactly why the banks are not making loans to the people who need them. And that is because, while the President and the Secretary of the Treasury—and both President Bush and his administration did this and President Obama and his Secretary of the Treasury have been doing this—they are up here in Washington saying, loan, loan, loan, and the banks have all this money, but the examiners down on the local level are saying, no, no, no, and turning down what would be really good loans even in just recent times.

Unless the examiners start giving small businesses at least some flexibility, this economy is not really going to recover.

We know, for instance, that there have been almost no jobs created over the last few months in the private sector. And about the only jobs that have been created or the biggest number of jobs that have been created have been jobs in the census, which occurs only once every 10 years.

My main purpose in coming here today is to read into the RECORD a letter that I have received from one of my

constituents, Mike Connor, who started with one restaurant in 1992 and now has a chain of 15 restaurants.

He wrote this letter to me recently. He said, quote, "We, the middle-sized business owners, are going to need a lot of help in the next couple of years. As I understand the current health care reform bill, Connor Concepts, as an employer of more than 50 people, will be required to provide health insurance for all full-time employees or face a \$3.000 fine per employee.

"We currently employ around 1,200 team members in five States. We do provide health insurance for around 100 full-time salaried management and upper-management staff. Of the remaining 1,100 team members, around 800 are full-time and are not provided with health insurance.

"If we are required to pay for their health insurance or pay the penalty, we would have to pay an additional \$2,400,000. If we are forced to pay this, the five States we operate in will have an additional 1,200 unemployed. We would lose a lot of money!"

Mr. Connor continues, "Together with my team, I have built this company from one restaurant in 1992, providing jobs for 80 people, to 15 restaurants, employing 1,200. Right now we plan to continue opening one restaurant a year, employing 80 to 100 people. If something doesn't change in the next year or 2 with this reform, we will have to stop growth."

I want to repeat what he said here. This 15-restaurant chain, which is not a giant business, they will have to stop their growth if the health care reform bill goes fully into effect as it is now written.

Mr. Connor continues, "Though our team members are not provided health insurance because of the expense, they are provided with a good pay wage, excellent vacation benefits, meal privileges, and excellent working conditions. More than anything else, though, they are provided a good job, one that allows them to pay their bills, support their families, or pay for their school

"We do provide an insurance plan team members can pay for themselves. It is an inexpensive plan that has limits on hospital stays but does take care of routine medical care."

Mr. Connor ends this letter by saying, "I look forward to working with you in whatever way I can to change this law so that I can stay in business."

Businesses, Mr. Speaker, all over this country are facing this same situation. And we have got to change this and allow the free-enterprise, free-market system to work in this country once again if we're going to ever have the recovery that our people want.

I thank you.

TRIBUTE TO BILL HANDLEMAN

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from New Jersey (Mr. SMITH) is recognized for 5 minutes.

Mr. SMITH of New Jersey. Mr. Speaker, award-winning journalist Bill Handleman, 62, of the Asbury Park Press, tragically passed away yesterday after a long bout with cancer.

A family man and a humanitarian with a great big heart and incisive wit, Bill is survived by his dear wife Judy, his three children, his mom, extended family, and a boatload of friends.

And allow me to extend our deepest condolences to the family and to let them know that our prayers are with them during this very, very difficult time.

Mr. Speaker, to know Bill Handleman in person or through his prolific pen is to respect and admire his innate goodness, his generosity, and good humor. For years, Bill's news beat was sports, and he especially liked the ponies. He was a four-time sportswriter of the year, in 1992, 2002, 2003, and 2005.

Asbury Park Press staff writer Shannon Mullen writes in today's edition, however, that "Bill soon discovered that he much preferred writing about everyday struggles of ordinary people rather than the coddled multimillionaire athletes he dealt with on the sports beat."

Bill had an extraordinary penchant for a compelling subject matter and consistently turned the seemingly mundane, especially those who were left out and left behind, into compelling human interest stories.

The Press's Shannon Mullen again summed it up well: "Bill Handleman was a gifted storyteller. His writing style was direct, witty, and spare. A lifelong student of Hemingway, he used periods like an Impressionist painter uses a brush, preferring short, incisive sentences that packed a punch. And as a columnist, Handleman relished championing the underdog." Mr. Speaker, thank God he did.

Even as he battled cancer, Bill turned out one great story after another with intriguing titles like, "A Man With a Hole in His Heart: A Coach's Story"; "No Longer Homeless: A Former Mogul Envisions the Future"; "A Different Midlife Crisis: A Man Learns that He Is Adopted"; "During the Depression, the Poor Scramble for Work and Cash"; "A Father Leaves Behind a Secret"—it was a World War II veteran story.

His stories made us laugh and touched our hearts, and they moved us to action, like the case of David Goldman. To a large extent, David Goldman ceased being invisible in his heroic battle to reclaim his son, Sean, from a child abductor in Brazil because Bill Handleman made it his passion to effectively inform, inspire, and challenge the community, including and especially lawmakers, to join David's struggle for justice.

□ 1600

"For 4 years, no one could hear him. He was shouting in the dark," David's father, Barry, told Mr. Handleman in one column. In the 16 months since Mr.

Handleman began telling this story, David's seemingly intractable plight went from near total obscurity to huge prominence. Public officials at every level responded to the call.

Each of Bill Handleman's approximately 24 columns not only conveyed to readers timely and critically important information about the Goldman case, but Mr. Handleman went deep behind the scenes to flesh out details of uncommon courage, sacrifice and compassion. Bill Handleman gave the community rare insights into the raw emotion and the fleeting successes, followed by frustrating setbacks, the agony and ultimately the ecstasy of David and Sean's permanent reunion.

In a candor and depth of reporting found nowhere else in the print media, we got to know David in his own words as he was thinking it. Readers of the column were there with David on countless trips to Rio, to Brasilia, to Washington, and at home with him in Monmouth County. For more than a year, Bill Handleman allowed us to see it all as David did and to walk, to some extent, in left-behind-parents' shoes. Through Bill Handleman's incisive pen, we also got to know much of David Goldman's family and close friends.

We will miss Bill Handleman. I, along with tens and thousands of others, read each and every column, often with tears and empathy and resolve to do more about David Goldman's case. David Goldman was, indeed, lucky that the columnist who embraced his quest turned out to be a consummate storyteller and the Handleman column a true game-changer. Bill Handleman did an exceptional job. We will miss him dearly.

Again, our prayers and our condolences go out to Judy and to the family.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from North Carolina (Mr. JONES) is recognized for 5 minutes.

(Mr. JONES addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Kansas (Mr. MORAN) is recognized for 5 minutes.

(Mr. MORAN of Kansas addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentle-woman from Ohio (Ms. KAPTUR) is recognized for 5 minutes.

(Ms. KAPTUR addressed the House. Her remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Oregon (Mr. DEFAZIO) is recognized for 5 minutes.

(Mr. DEFAZIO addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Florida (Mr. LINCOLN DIAZ-BALART) is recognized for 5 min-

(Mr. LINCOLN DIAZ-BALART of Florida addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from New York (Mrs. MALONEY) is recognized for 5 minutes.

(Mrs. MALONEY addressed House. Her remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Arkansas (Mr. BOOZMAN) is recognized for 5 minutes.

(Mr. BOOZMAN addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

UNDER DISCUSSION

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 2009, the gentleman from Texas (Mr. GOHMERT) is recognized for 60 minutes as the designee of the minority leader.

Mr. GOHMERT. Thank you, Mr. Speaker.

There are three different issues that I am compelled to bring up and to dis-

One, first of all, is with what is going on in the Gulf of Mexico. Being from Texas, we are particularly sensitive to what happens there. There have been so many days on the Gulf of Mexico coast, on the Texas coast-Louisiana, Alabama, Mississippi, Florida—in all of those areas, and to see what is happening is heartbreaking.

Two things need to be done. One is to immediately do everything we can to stop additional oil from flowing into the area. At the same time, we must clean up the area before we do any more devastation. Then the other thing is we need to find out what caused the spill and what could have been done better to prevent this kind of thing

from ever happening.

You know, we find out that British Petroleum had been cited 750 times, apparently, on rigs for safety violations. Compare that to others. I believe Exxon and Shell may have had one during the same period. So I mean there were indicators that perhaps BP was hurrying, that perhaps there was a test that didn't work out. Well, we've heard those rumors. Yet they still continued. There is the rumor of someone's yelling on the phone after the explosion: I told you, I told you. Are you happy? I told you. It's something to

that effect. There are indications that perhaps people at BP knew that they were moving too fast and got careless. There was no reason for this. There was no reason for this. Proper measures had been taken.

One of the problems we find in America is when the government decides to get involved and to do everything itself rather than to have the supervisory, the regulatory role, that it is supposed to have. In other words, what the Federal Government is supposed to do is to make sure that everybody plays fair and to then let them play. If you have a company that is playing in Federal ocean areas, you've got to make sure they're not breaking the rules and jeopardizing your homeland.

When asking Director Birnbaum of the Minerals Management Service why the testing had not been disclosed, she said, Well, it's under investigation. So those reports are being utilized in the investigation. I publicly asked in our hearing for a copy of the reports because we know experts as well who can look at the reports and say, Well, it says right here that the test didn't work, that there were problems that arose. We don't need to wait months. Let's find out what the problem was so that we can see if we need to fix that on other BP rigs.

In the meantime, because of the problems there, thousands and thousands of American workers are being punished by this administration with the overreaction. We're not just stopping BP and double checking their work. We're going after everybody. The President said there would be a 6month moratorium. He's going to hurt everybody because of what BP may have done or not done. That's no way to act. In the middle of a crisis, in the middle of a recession, you put other people out of work?

You know, we heard from the families here on Capitol Hill. Bless their hearts. They've been through so much with the loss of life out there on that rig. It's my understanding that, even since the hearing, they're not demanding that drilling stop. They've got too many friends who will be out of work. We need to find those who are responsible. Yet, in the meantime, what could be done?

We have heard the President very nobly say, I'm in control. The administration says they've been in control from day one.

Yet we see this week, according to this article by Loren Steffy, in the Houston Chronicle, posted on June 8, at 10:13 p.m.: "Three days after the explosion of the Deepwater Horizon in the Gulf of Mexico, the Dutch Government offered to help. It was willing to provide ships outfitted with oil-skimming booms, and it proposed a plan for building sand barriers to protect sensitive marshlands.

"The response from the Obama administration and British Petroleum, BP, which are coordinating the cleanup, is, 'The Embassy got a nice letter from the administration that said, "Thanks, but no thanks," said Geert Visser, consul general for the Netherlands in Houston."

Well, wasn't that nice. The administration has been in control, we are told, from day one. We heard that before a lot of the people covering the event even noticed that this administration was down there in charge.

Apparently, within 3 days, their answer was to say we don't want help. These people are from the Netherlands. What do they know about dikes and sand barriers and dealing with ocean water? Oh, yeah. Their country has been reclaimed from the ocean, a good deal of it. Why would we want their help? These guys are experts on dealing with ocean water problems. They've been turned away. They were turned away. What sense does that make? Oh, we're in charge. We're in control. We're running things. Yet, in the response to the Dutch who had the capability to come in and to immediately take action to protect the wildlife, the estuaries, these important marshlands, the beaches—and 3 days after the oil began gushing into the gulf—this administration basically put British Petroleum in charge. It said you take care of it. You know, we don't have your expertise. You take care of it.

We heard from Mr. Gibbs, who nicely said-or I believe it was, maybe, Secretary Salazar, but the administration was pointing out that we have our boot on their throat. In a hearing in our Natural Resources Committee, I asked, What does that mean? The Deputy Secretary of the Interior under Salazar and others there, I didn't really feel, gave appropriate answers. I don't know. I still don't know what that means. We've got our boot on their throat. You know, I'd rather you boot me down there to Louisiana and to Florida and make sure that the oil is not getting to the shore, but when in our hearing they were asked about Louisiana's wanting to set up little barrier islands out there so the oil wouldn't get into the sensitive areas and kill the wildlife and kill off the livings of so many thousands of people, we were told in that hearing. We have that under discussion. Oil was gushing and still is, and this administration has those things under discussion.

He went on to elaborate and explain. You see, we think it's possible that, if they build these sand islands out there, it may actually draw more oil into the areas they are trying to protect. So we're still talking about it.

Good grief. How about checking with the Dutch? They offered to help 3 days after the explosion.

Well, this article goes on. It says: "Now, almost 7 weeks later, as the oil spewing from the battered well spreads across the gulf and soils pristine beaches and coastline, BP and our government have reconsidered. U.S. ships are being outfitted this week with four pairs of skimming booms airlifted from the Netherlands and should be deployed

within days. Each pair can process 5 million gallons of water a day, removing 20,000 tons of oil and sludge. At that rate, how much more oil could have been removed from the gulf during the past month?"

But we know who is in charge. They've made it clear from day one. They didn't want the Dutch help for 7 weeks, and now the administration says, You know what? Maybe we'll outfit our own ships and do what you offered to do when this first started.

The article says: "The uncoordinated response to an offer of assistance has become characteristic of this disaster's response. Too often, BP and the government don't seem to know what the other is doing, and the response has seemed too slow and too confused. Federal law has also hampered the assistance. The Jones Act, the maritime law that requires all goods be carried in U.S. waters by U.S.-flagged ships, has prevented Dutch ships with spill-fighting equipment from entering U.S. coastal areas.

"'What's wrong with accepting outside help?' Visser asked." Again, Visser is the consul general for the Netherlands, who offered the assistance.

Visser said, "'If there's a country that's experienced with building dikes and managing water, it's the Netherlands."

"Even if, 3 days after the rig exploded, it seemed as if the Dutch equipment and expertise wasn't needed, wouldn't it have been better to accept it, to err on the side of having too many resources available rather than not enough?

"BP has been inundated with well-intentioned cleanup suggestions, but the Dutch offer was different. It came through official channels from a government offering to share its demonstrated expertise.

"Many in the U.S., including the President, have expressed frustration with the handling of the cleanup. In the Netherlands, the response would have been different, Visser said.

"There, the government owns the cleanup equipment, including the skimmers now being deployed in the gulf.

"If there's a spill in the Netherlands, we give the oil companies 12 hours to react, he said

"If the response is inadequate or the companies are unprepared, the government takes over and sends the companies the bill.

"While the skimmers should soon be in use, the plan for building sand barriers remains more uncertain."

That is as was mentioned in our hearing. We were told in our hearing that weeks after the explosion and the oil started gushing forward, Well, we have that under discussion. We're concerned that, if we build these little barrier islands that prevent the oil from getting into these sensitive areas, they could actually cause more oil to come into the sensitive areas. So we are still having it under discussion.

Excuse me? You've got people losing their livelihoods probably for the rest of their lives, and you want to come in and say, You know, we're discussing it.

Well, Louisiana Governor Bobby Jindal supports the idea, and the Coast Guard has tentatively approved the project. One of the proposals being considered was developed by the Dutch marine contractor Van Oord and Deltares, a Dutch research institute that specializes in environmental issues in deltas, coastal areas and rivers.

□ 1615

They have a strategy to begin building 60-mile-long sand dikes within 3 weeks. That proposal, like the offer for skimmers, was rebuffed but then later accepted by the government. BP has begun paying about \$360 million to cover the cost. Once again, though, the Jones Act may be getting in the way.

American dredging companies, which lack the dike building expertise of the Dutch want to do the work themselves, Visser said. We don't want to take over, but we have the equipment, he said. The Dutch have the equipment. They've offered it. While he battles the bureaucracy, the people of Louisiana suffer, their livelihoods in jeopardy from the onslaught of oil. Let's forget about politics. Let's get it done, was Visser's last comment in the article.

It makes no sense if somebody's going to be in charge and vote "present." You can't vote "present." We'll think about it. We'll talk about it. We don't want to commit, in an emergency. Err on the side of additional help. But, here again, we've got the Jones Act from the 1920s that stands in the way.

It's interesting, another posting on June 8. This is apparently in American Leadership. It mentions within days of the oil spill, several European nations and 13 countries in total apparently offered the Obama administration ships to assist in the cleanup of the gulf. When asked about this, a State Department press spokesman refused to identify any offers of assistance. Wouldn't want to identify who's offering to assist because some reporter might actually go ask them, What were you suggesting? What were you wanting to do? Then that might put pressure on the administration and might bring to light the fact that the administration had turned down help that would have saved the livelihoods and jobs for thousands and thousands of Americans. Because we've heard over and over, this administration wants to save jobs. Not doing much to create them other than, as we heard, 411,000 of the 431,000 last month were created as temporary census workers. We can create new government jobs, but this would have saved jobs, and yet the response was dilatory.

According to one newspaper, European firms could complete the task in 4 months rather than an estimated 9 months if done by the United States. Working with the U.S., the cleanup

could be accomplished in 3 months. The Belgium firm DEME contends it can clean up the oil with accuracy at a depth of 2,000 meters. Another European firm with capabilities is the Dutch firm Jan De Nul Group. Pardon me if I mispronounce it. The Dutch and Belgians are long-time NATO allies and, as such, partners in international security cooperation. To close the door on them while they're offering a helping hand in a time of national emergency simply makes no sense.

According to the article, no U.S. companies had the ships which can accomplish the task, because those ships would cost twice as much to build in the U.S. as they do outside the country. This is one adverse impact of the Jones Act which Congress passed in the 1920s. This piece of protectionism has only hampered an anemic American maritime industry. It also has prevented a quicker response to the oil spill.

European firms do have the expertise to clean up the spill. And again, this is from the posting in American Leadership on June 8 by James Dean. If other nations have the technologies to address this oil spill, then the administration does have the ability to accept their help.

The point's made in this article that in response to Hurricane Katrina, for example, Department of Homeland Security, Michael Chertoff, temporarily waived the Jones Act in order to facilitate much needed transport of oil throughout the country. The Jones Act, which is supposedly about protecting jobs, is actually killing jobs.

The jobs of fishermen, people working in tourism, and others who live along the gulf coast and earn a living there are being severely impacted. Those are also additional private-sector jobs which are not being created in the United States since the Jones Act effectively prices U.S.-based companies out of the ability to be competitive in the competitive global market.

The article says, as we strive to develop new technologies for a cleaner environment at sea, the Jones Act continues to hobble our own capabilities, sometimes with devastating results. The Jones Act needs to be waived now, in light of this catastrophe, and permit those whom we have helped and cooperated with in the past to assist us in our need. After waiving the Jones Act for the gulf cleanup effort, Congress and the administration should repeal it altogether.

And that was coauthored by Claude Berube, and I was reading directly from that posting

It sure makes sense. We say we want to help folks. Why not let people wanting to help us help us clean the mess up? It would not be that difficult.

But one of the other things we noticed in questioning Director Birnbaum, we find out, well, we're going to fix the problem of the Minerals Management Service. We're going to divide it into three parts. When I

asked if she was aware that the only entity within MMS that was unionized was the offshore inspectors, she seemed surprised, wasn't sure if that was true.

When I asked if the union contract for offshore inspectors did as many union contracts do and limited travel, limited hours that someone could work, she didn't know. Nobody there at the hearing could help me, nobody could tell me whether our offshore inspectors that stand between our homeland and disaster by making people producing energy to help us play by the rules so we don't have an oil spill like this. They play by the rules. We do right. We make sure the testing's done accurately. We don't have a problem. That's why we hadn't had one like that in that area. That's why most of the oil spills are by tankers bringing in foreign oil, because, in the past, we made people like British Petroleum play by the rules, make sure things were working properly. But that didn't happen

But we couldn't get the information from the MMS. But it seems to me that allowing offshore inspectors that stand between disaster in our homeland to have a unionized contract, if it limits travel or limits the hours worked, would be like—and I guess this is where we're going next, based on what he saw a couple of weeks ago. The next move will be, That's right. We want the military to unionize as well. It makes as much sense.

You've got people standing between disaster in our homeland. Why not let the military unionize, and then we can have a limit on their travel and their hours. And so they'll be able to say, Well, Sergeant, I'd like to attack that hill, I'd like to take that bunker out for you, but I've already worked all the hours I can work today. You're going to have to go find somebody else. I can't do it.

Now, the reason the military has never been unionized is that it would be disastrous to our national security. The reason that offshore inspectors should not be unionized is because it has been disastrous to our national security. When we lose oil, cut off drilling that will produce oil at the same time that oil wells are playing out across the country and there's still the moratorium on so many areas to drill, and we had Secretary Salazar, when he took office, return the checks for leases in other areas where drilling could commence in that 500-square mile area, as I understand it, including some of Colorado, Utah, and Wyoming, Secretary Salazar, if you recall, a year and a half ago, said, Well, these leases were let at the midnight hour. We've returned the checks. We're not going to let something the Bush administration did at the midnight hour take place.

So this administration has already hurt us dramatically and our ability to become energy free of countries that don't care for us.

And when you get behind Secretary Salazar's position that this was a mid-

night-hour lease, well, that's when the checks were accepted. It turns out it was a 7-year process; 7 years the oil companies have been working on examining the possibility, the potential for production so they could make their bids. You don't just come and make a bid at the midnight hour without having a chance to examine what it is you're bidding on. You don't write a check for something you've never examined, I guess, unless you're the government. But it was a 7-year process. It's a bit disingenuous to say that it was a midnight-hour lease. So we hurt the country there.

And now we've got a moratorium because of two things, apparently:

British Petroleum didn't do their job. They should have had their feet held to the fire where they played by the rules and we wouldn't have had the problem. And then second, we had a government whose feet were so busy being on the neck of British Petroleum, it didn't paddle its feet on down to the gulf and deal with the issue and let countries like the Netherlands help us that had the expertise to do it.

Now, I've got an entity, a fellow in my district, he's one of many that have offered help, offered solutions. And in east Texas, we have skimmers that are able to take in water, process the oil out here, process the freshwater out the other side. So you separate the oil from the water, but it's on such a small scale, it's not something that would be helpful in the gulf unless you do as this gentleman apparently did. He sent a friend to talk to me, to tell me about the problems he's run into with this administration since they've given British Petroleum and somehow, vaguely, their own selves control. This guy has basically built a barge that will do, on a big scale, what the smallscale skimmers, separators do in east Texas.

However, he sent word, wanted me to know he's got this barge ready to process thousands of gallons of oil, separate out thousands of gallons of oil a day. It's not as much as the Netherlands had offered. But from the message he sent to me, apparently the Coast Guard has indicated they want to be sure that his barge is actually worthy to be out on the seas, because they're concerned. you know, that even though there are people losing their jobs, losing their livelihoods, birds, animals, water life is being killed off, just like the gentleman from the administration testifying before our committee is under discussions about whether or not to build barrier islands, apparently they're trying to decide if this barge should be allowed out on the water so that it can suck up and take out of the water thousands of gallons of oil a day.

□ 1630

It's just a mind-boggling thing. As Bo Pilgrim used to say, it's a mind-boggling thing to see what is being called an emergency effort.

Now, if this were some Internet game, well, it would be interesting, and

we would see clearly which group was not very good at emergency management. But it's not a game. Eleven lives were lost. Aquatic life, waterfowl, life in these estuaries is being destroyed as I speak.

Now, it would be easy to say, "Well, you guys are just talking about it." But the thing is, and as I have talked about with my wife, should we continue to sacrifice from a personal family standpoint for me to stay in Congress? She said, "You know, it may be that one of the last places where there really is freedom of speech, other than calling somebody a liar, is on the House floor. You have got to stay there because you keep hammering the truth day after day, and eventually you may see something done about it." And that's why I'm here.

Some people wonder, why does anybody go to the trouble of talking on the House floor, Mr. Speaker? But the truth is, it is a way of getting a message out from here so that eventually people begin to notice.

Well, one other thing about the MMS splitting into three entities. I asked, well, are these three entities of the MMS, that MMS will be divided into, are they going to unionize? Apparently, they are talking about it. Well, if you let the most critical part of MMS, the offshore inspectors, unionize, then why not?

We heard 2 weeks ago people exulting and applauding because we were told we are actually providing civil rights to our military. Well, if you haven't been in the military, I am sure that makes sense, to some anyway. But if you have been in the military, you know the military doesn't have the civil rights that every other American does.

You don't have freedom of speech; you can't. When your sergeant, your superior commissioned officer gives you an order, you don't have the freedom to speak your mind.

And, in fact, when I was at Fort Benning, there were a lot of us that were very upset with our Commander in Chief at the time, a man named President Carter. But if any of us said anything derogatory about President Carter, it was a crime for which we could be jailed, could have pay taken away, could be given extra duty, restrictions. You could not badmouth your Commander in Chief; you don't have that freedom of speech.

And as much as I have wanted to badmouth people, and especially when I was in the Army and had a commander that didn't seem to know what he should, you have got to have that discipline for the good order of the military. Because the military is not supposed to be a socially engineered experiment. It can't be. It is about protecting our homeland against all enemies, foreign and domestic. Of course, domestic, you got to make sure you don't violate Posse Comitatus, but that is another issue.

The fact is, the military is whom we owe so much for having the liberties

protected we do. Yes, the Declaration of Independence says we are endowed by our Creator with certain inalienable rights. The question comes, if we are endowed by our Creator with certain inalienable rights, then why doesn't everybody have them? It's because everywhere people have not accepted the inheritance from our Creator, our Heavenly Father, from whom we inherited these inalienable rights.

When you do accept your inheritance, as this Nation did back in the 1770s—and, for many, it was an ongoing process through the 1800s and even up through the valiant work of Dr. Martin Luther King, Jr., a Christian minister. But this country has claimed those inherited rights.

But that is not enough. As any parent knows, if you leave an inheritance to your children and they don't accept it, then they won't have it. If they accept it and they are not willing to fight for it, to keep that inheritance with which they have been endowed, they won't keep it. Because there are evil people in this world that are glad to take away anything you have.

And as I pointed out 2 nights ago here on the floor, you know, we have the administration—for the first time in the modern history of Israel, this Nation has now turned on Israel and said, we want you to disclose all of the weaponry you have because of the nuclear proliferation thing we are pushing.

Well, if you go back to when King Hezekiah was king in the same location, same area Israel is now, because they did pre-date Mohammed by several centuries, but Hezekiah thought it would be a nice gesture to show all that he had to the Babylonians.

It's stupid to show enemies all of your armaments, all of your armory, and to show them the treasury they could get if they successfully attack you. It is a stupid thing to do. And this country has done some of that. In the effort to be gracious and kind to people that hate us and want to see us wiped off the map and have said so, we show them what we have.

With a big superpower, you can get away with it for a while. But when you are a small country like Israel, your closest and strongest ally should never force you to show the defenses that you have, because then your enemies know how they can overcome you.

And just as Hezekiah was told by Isaiah—I mean, Isaiah knew he was a fool for doing it. And after Hezekiah admitted to Isaiah—Isaiah already knew; God had told him. But once Isaiah had it admitted from Hezekiah, "I showed him all our treasury, I showed him all of our armory, our armaments," and he said, "Everything you have shown them will be carried away." And it was. That's what happens.

The old saying is, those who refuse to learn from history are destined to repeat it. It's very true. Of course, there is a corollary that says, those that do learn from history will find new ways

to screw up. I think that's true, too. But why repeat the same mistakes for thousands of years that have been committed when you can learn from their mistakes and not commit them?

And one of the other great dangers that we are creating in turning on our friend Israel—and, you know, basically, this country is still Israel's strongest ally. A family has disagreements within itself, but it gets very protective if attacked from the outside.

But the problem is, when you get outside Chicago and you are playing in the international arena and you want to get cute and kind of snub your close friends, their enemies are watching. They see that. And the message to them is, if we are ever going to attack, now is the time, when there is a strain and a problem between Israel and their strongest ally; let's go now.

That is the way it appeared to North Korea after Secretary Acheson said, you know, basically, Korea is outside our sphere of influence. They had already been massing soldiers to the border. And, obviously, it seems like a good time to attack your enemy when their closest, strongest ally says, we won't protect them.

You can't send those messages out there. You can't vote "present" when it comes to international dilemmas and the existence of an entire nation and all the people that have known genocide before and are fearful of having it repeat itself. Massive mistake.

I will come back to Israel again, but one of the issues that has arisen, as I understand it, Neil Armstrong, first man to put his foot on the moon, has said that if we abandon our manned space program it will be devastating to national security.

Wouldn't it be a good idea to listen to people who have more experience in some areas than we do? Neil Armstrong can see the national security implications of us basically giving up what has taken us 50 years to develop: supremacy in space.

It has been very confusing to hear this administration, with the assistance of people in Congress, in saying, in this time of monetary problems, financial crises, this is a time to start cutting budgets, so we really can't afford to keep pursuing these ideas with NASA that have brought us more advancements not just in space—I mean, I take Sudafed.

It is the only thing that clears me up when I get clogged up, not that ridiculous Sudafed PE. It was developed by the space program. They were going to give it to astronauts. And when my doctor, when I was a kid, said, "There has been this wonderful decongestant developed called Sudafed; give it a try," it worked. Velcro—I mean, those are just tiny little things.

The advancement that has brought this country and kept this country to the forefront in technology has been from the space-type ventures. The Internet, it was a Department of Defense effort. And, lo and behold, look at where it has taken us in the private sector now.

But we cannot afford to give up the advances made through our space exploration to the rest of the world and let them take control. Those are the mistakes of a country on its way to the dustbin of history.

The thing is, when you know they are mistakes and you see they are mistakes and you see through history the things that have been done to avoid becoming an asterisk in international history, then why wouldn't you do them? Why wouldn't you take the steps to preserve your nation? Instead, what we get is more cronyism. How could that be? How could that be?

We were told that in this time of financial crisis NASA needs its budget cut. And yet, if you look at the appropriations, the budget increases. More money will be spent for space, but we are not going to give it to NASA.

Well, if we are not giving it to NASA, then why wouldn't the NASA budget reflect that it is being cut, as the administration said? Well, apparently it's because billions of dollars are intended for a private company that has never done this kind of space exploration. Nobody in our country has, because it's been the Federal Government and NASA.

I understand in meetings that it has been disclosed that, of course, we are giving all these billions of dollars to SpaceX to, kind of, take over the space program for us, a private company. And I feel sure it has nothing to do with how much money they donate to Democrats over Republicans. I am sure it has no relationship to the fact that they do.

But, nonetheless, SpaceX—and apparently they have been critical of Senator KAY BAILEY HUTCHISON down the hall, who has pointed out the problems to our country and our national security by gutting NASA and giving their jobs over to a private company that has never done these jobs. It will make some people very, very wealthy who give heavily to Democrats. But that is not the point.

Senator HUTCHISON was criticized by SpaceX, apparently back in Texas, saying, you know, "Somebody needs to let the Senator know she is criticizing a Texas company." Well, on further checking, it turns out they have about 100 jobs in Texas, and they have already committed to someone else that they are going to move those jobs from Texas to where it is more politically convenient.

We are going to turn jobs over to them that are a matter, as Neil Armstrong said, of national security? Not a good idea.

□ 1645

Not a good idea. As someone mentioned in private meetings, let's face it, though, if SpaceX ends up having problems in being able to effectuate space flight, there's no question it will be so devastating that we'll have to bail

them out. We're already setting up private companies that don't—have never done what they are going to take away from a government entity that's been the most successful in all of mankind, NASA, this effort, give it to this private company and already know that if they have a problem and they can't get the space flight going, they'll go broke and we'll have to bail them out. We know that going in. Is that smart? My goodness, the things we're doing at the worst possible time make no sense. It just makes no sense.

But as time runs out as allocated, I want to finish with one other thing going back to Israel.

The world needs to know, make no mistake about it, Israel is a close ally. They believe in the same type of human rights that we do in this country. And so why wouldn't you be an ally with a country that believes in the rights of women, believes in the rights that we hold dear here, believes that there's no such thing as an honor-killing of women who've been raped, that has the same kind of beliefs, Judeo-Christian beliefs, and the value of mankind that this country has always held so dear.

For that reason and because there's been snubs by the administration overtly that are being misread around the world, we are not going to abandon our friend, Israel. There are too many people on both sides of the aisle that will not stand for that.

And I've been working privately behind the scenes. I've been told by people that I respect, the most knowledgeable people, I think, on Israeli affairs, that it's time to start pushing this publicly so people will publicly get on board.

So I've got a letter now, and it will be going out to all of my colleagues. And it will ask them to get on board because I would like them to sign on to a letter to Leader REID down the Hall—because both the House and Senate have to do this—and the letter simply says, Mr. Speaker, this letter is to simply state the obvious need for the Prime Minister of our dear friend Israel to address a joint session of Congress. He's been here in Washington on numerous occasions but has not addressed a joint session of Congress since 1996.

In our Nation's history, we have invited over a hundred leaders of 50 different countries to speak before joint sessions of Congress. At this time with the enemies of America and Israel looking for weaknesses in our close relationship, we can show them that Israel is our friend and will be our friend and that we want to hear from its leader, Prime Minister Netanyahu. With the magnitude of international events and the tensions swirling in recent years and the threat of nuclear proliferation in the Middle East, it is desperately important that we show the world the importance of our relationship with Israel by inviting Prime Minister Netanyahu to come address this body. The sooner we extend such an invitation, the more stabilizing it will be. And then signature lines from Members of Congress. I've got over 40. But we need most of this body to sign on. We need to send that message.

The letter to colleagues basically highlights the same things.

And with regard to the flotilla, it points out in this letter that we'll send the "dear colleague" letter asking them to sign on the letter requesting Majority Leader REID and Speaker Pelosi invite Prime Minister Netanyahu, this letter says—and let me preface this by saying it was entirely predictable that there would be an effort to test our commitment to our ally Israel. It was entirely predictable. When you show that separation between your strongest ally to your enemies, then your enemies are going to think about testing to see if this may be a good time to attack. And that's what the flotillas were doing. They were a test

And what they saw was the United States, through this administration, being reluctant to jump out there and make it clear how inappropriate it was to send people to intentionally run the blockade when all Israel was trying to do was protect themselves.

So, Mr. Speaker, I'm hoping that people will encourage their Members of Congress to sign on so we can get the Prime Minister here as quickly as possible so that the world will see both sides of the aisle standing and applauding this great leader of this great nation.

And then there is a resolution. People keep talking sanctions, and it is beyond time to talk about sanctions. According to IAEA, Iran already has enough enriched uranium for two nuclear weapons. How many do you think it would take to wipe out the small nation of Israel?

And they made clear, Ahmadinejad's made clear, we're not going to stop with wiping out Israel. We want to wipe out the little Satan, Israel, and then the big Satan, the United States. And we saw on 9/11 how vulnerable we can be, and you begin to realize, man, you set off a nuclear weapon in New York, Houston, L.A., Chicago, other points that are critical to our protection, and with a handful of nuclear weapons, you could debilitate this country to an enormous extent.

And then we're told a greater risk is if you can get an EMP, electromagnetic pulse, generated from a nuclear weapon a few hundred miles above the middle of the United States, it would fry every computer chip in the country. The power would go out indefinitely. Wal*Mart says they wouldn't be able to function if all of their computers are fried.

It's time to act. We cannot wait. And this resolution goes through, points out quotes from Ahmadinejad, quotes from our great President in saying that as he said that bond is much more than a strategic alliance between us and Israel.

We have got to act, and I hope people will sign on this resolution when we come back next week because we've got to get this done. We need to show our support for Israel. We need to quit playing games with this critical ally in such a difficult area.

You want to talk about peace? Like Patrick Henry said, People talk peace, but there is no peace. And I can tell you there will not be peace in the Middle East of any nature until people know that this Nation, America, will go to war against anyone that breaches the peace or attempts to breach the peace as this flotilla did.

So, Mr. Speaker, I see the indication my time is expiring. And I appreciate the opportunity to be here and discuss these important issues.

And with that, I yield back my time.

GET A BUDGET

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Hawaii (Mr. DJOU) is recognized for 5 minutes.

Mr. DJOU. Mr. Speaker and colleagues, I'm rising to speak very briefly on the fiscal situation facing our Nation today.

Mr. Speaker and colleagues, I have the privilege of having won a special election in the State of Hawaii just a couple weeks ago. I'm the junior-most Member, of course, right now in the U.S. House of Representatives. But I ran on a very simple platform: that we need to put our fiscal house in order, that our government is spending far too much money, and the mentality here in Congress today is that of spend, spend, and spend some more and if that doesn't fix the problem, throw more money at it. That is, I believe, a recipe for a fiscal disaster.

I pledged to my constituents in the State of Hawaii that I will never ever forget that every single dollar the government spends comes from a family like yours. And right now, we're spending far too much of that money.

Mr. Speaker and colleagues, I want to highlight what transpired yesterday in the Budget Committee in the hearing by Federal Reserve Chairman Ben Bernanke.

In that hearing, during which I had the privilege of questioning the Federal Reserve chair, I thought he highlighted some very important measures that our Nation should take note of and this Congress must take note of.

The Federal Reserve chairman pointed out that currently our budget deficit here in the U.S. Congress, in his words, is not sustainable. The Federal Reserve chairman clearly articulated that we need more fiscal restraint, and right now unless the Federal Government gets a control of its enormous budget deficit, major problems and consequences will occur to our national economy.

The Federal Reserve chair pointed out to all of us right now that although a Federal budget deficit of hundreds of billions of dollars—or in our case right now, trillions of dollars—might be okay in the short term if there is a fix, over the long term it will seriously damage our Nation's economic growth prospects.

The Federal Reserve chair, when I asked him, pointed out that perhaps a budget deficit of about \$300 billion could be sustained. We are, of course, looking today at a Federal budget deficit well in excess of \$1 trillion—with no end in sight. And what's even more troubling to me is the Federal Reserve chairman pointed out to this Congress that we have no fix in place.

Mr. Speaker and colleagues, I want to reiterate and further urge all of the Members of this Congress as we go through this budgeting process—and it is a tragedy that this Congress has still yet to pass a budget—we have to exercise greater fiscal restraint, reduce the amount of enormous spending going on in this government. If we do not take care of our Nation's budget deficit, this budget deficit, will take care of us

I remind all of the Members of this Chamber we do not have to look any further than what's happening in the nation of Greece right now and the fiscal and enormous financial problems going on in Europe. If our Nation and our Congress do not restrain the spending, reduce taxes, and limit government, we will be in the same mess.

BP OIL SPILL DISASTER

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 2009, the gentleman from Virginia (Mr. CONNOLLY) is recognized for 60 minutes as the designee of the majority leader.

Mr. CONNOLLY of Virginia. Mr. Speaker, in the United States right now we are experiencing an environmental catastrophe. We are experiencing with the BP oil rig the largest single oil spill in American history. It's a little hard to contemplate just how big this oil spill is; 21 million to 44 million gallons of oil-four times the oil spilled in the Exxon Valdez disasterhave so far spilled into the Gulf of Mexico. 12,000 to 25,000 barrels a day—that's a million gallons a day—are spilling, a rate 12 to 25 times higher than BP's original highest estimate of 4,600 gallons a day. The biggest oil spill in American history.

If we want to know just how big that is, this is the extent of the oil spill today in the Gulf of Mexico. It is the equivalent in terms of size of Delaware, Rhode Island, and Connecticut combined. Think of that geography. Hundreds of square miles. That's what this is.

Just recently it was announced that underwater plumes, not just the surface plume depicted here, have been detected 150 miles away in distance from the original site of the oil spill.

Locally what that means is essentially we have an oil spill, a surface oil spill that covers the territory that

would be the equivalent of the distance between Washington, D.C., and New York City. That's as of today. In my 11th Congressional District of Virginia, that would mean starting in Dale City near Manassas in Prince William County and going as far as Wilmington, Delaware. That's the thick oil spill.

The broader oil spill, as I said, would go all the way to New York City. That's an extraordinary stretch in terms of this oil spill.

This oil spill could have been prevented.

In 1969, an oil well spilled 200,000 gallons of crude oil on the California coast. In response, like this and other environmental issues, like the burning of the Cuyahoga River, Congress passed the National Environmental Policy Act, known as NEPA, in 1969.

□ 1700

NEPA requires companies to plan to avoid environmental disasters like that 1969 Santa Barbara oil spill by conducting simple environmental impact statements. Ironically, the Minerals Management Service, known as the MMS, granted the Deepwater Horizon rig a categorical exclusion from this process so it did not have to conduct an environmental impact statement based on research in 2007 in which the MMS, the regulator, decided that a deepwater spill would not exceed 4,600 barrels and would never reach the shoreline. What a tragic, ironic twist of fate. None of that turned out to be true.

Congressional Republican majorities and the Bush administration even directed agencies to use categorical exclusions for oil development. Action by the Secretary of the Interior in managing the public lands, it said, or the Secretary of Agriculture in managing national forest systems lands with respect to any of the activities described in subsection B shall be subject to a rebuttable presumption that the use of categorical exclusion under the NEPA of 1969 would apply if the activity is conducted pursuant to the Mineral Leasing Act for the purpose of exploration or development of oil or gas. An explicit exemption made for oil drilling in America by the previous administration. Just following the NEPA process could have led to a review that would have resulted in better safety equipment. Might have even resulted in an inspection that might have caught early the flaws in this design.

The 2009 Government Accountability Office report said that during the previous administration categorical exclusions were issued far too frequently and it could lead to serious problems. Well, indeed, it did. I find this particularly ironical because, in my district, we have been fighting for a long time to get rail to Dulles, an extension of the rail system here in metropolitan Washington to Dulles International Airport. We finally got that process approved last year, but that process required a NEPA review. This is a public transit project, but it had to go

through a 2-year environmental review that cost millions of dollars of tax-payer-funded money for a public project. But ironically, a private oil rig in the Gulf of Mexico was excluded from that process. It didn't have to do it.

I see on the floor my friend from Oregon (Mr. BLUMENAUER). I yield to the gentleman.

Mr. BLUMENAUER. I appreciate the gentleman's courtesy, as I appreciate his leadership, and I think it is important for people to understand the genesis of the problem that we are facing here now.

We've heard some of our friends on the other side of the aisle come to the floor somehow trying to lay this at the feet of the President of the United States, but sadly, what has happened here in the gulf is a direct result of policies that we have seen implemented by our friends on the other side of the aisle when they were in charge. particularly under the watch of President Bush, where it was routine to come to the floor repeatedly in efforts to undercut environmental protections, where agencies that were supposed to regulate the industry were stopped with refugees from the very industries, from lobbyists and association executives who are going back now and looking at from whence they had come.

We had situations that, by the end of the Bush administration, it was clear in the MMS that there were people in that critical agency tasked by law with the protection of the public interest who were not only avoiding that responsibility, they were literally in bed with the industry.

I look forward to an opportunity in the course of the next few minutes to discuss with you further the genesis of the problem that we face and approaches that we should be taking to make sure that we're no longer held hostage to what even President Bush referred to as our addiction to oil.

Mr. CONNOLLY of Virginia. I thank my colleague, and I think his point is a very cogent one, and it's even worse than we're discussing because not only did we consciously decide during the Bush administration and by previous Congresses, frankly controlled by our friends on the other side, consciously to exclude such oil drilling from the regular environmental review that could have detected problems, but it was worse than that.

Let me give an example in terms of what measures that at least could have mitigated the impact of this disaster. Canada, as my friend from Oregon knows, requires deepwater rigs to have contingency plans for offshore oil drilling, including the capability to drill relief wells soon after constructing primary wells. If this well, this Deepwater Horizon well, had predrilled such relief wells, it would have allowed the closing of the leak weeks ago, but they weren't required to do so.

Norway and Brazil require something called acoustic valves which are

backup devices for closing the pipe of a blowout preventer. In 2003, under the Bush administration, the Minerals Management Service concluded that the \$550,000 acoustic system is not recommended because it tends to be very costly. I would say to my friend from Oregon, as he knows, as of June 7, the response to this oil spill cost \$1.25 billion and climbing. That \$550,000 investment in an acoustic valve could have saved billions of dollars and could have saved an ecosystem now at incredible jeopardy.

I yield again to my friend from Oregon.

Mr. BLUMENAUER. Thank you. As I am listening to your presentation, talking about what could have happened, what should have happened, and looking at the magnitude of the devastation that we are facing in an ongoing disaster, I was reflecting on my experience here in the House under Republican control and the Bush administration where their first instinct—the gentleman will recall because he was an important elected official just across the Potomac and had a frontrow view of what was happening here that the Vice President convened a secret energy consultation group, his energy task force, which to this day has not been revealed in terms of who were the members-although we're most certain that there were people from BP, for instance, that were there—that from the outset it was all about trying to cut through these red tape items, the environmental protection, things that got in the way of energy production, and not focusing on priorities that would have reduced our reliance on fossil fuels.

Indeed, there were 105 recommendations. Only 7 involved renewable energy. We watched, in the year that followed, the Bush administration actually propose cuts in the renewable energy budget and had tax breaks that they worked on with the Republican leadership to provide incentives for more dirty oil production and consistently fought against efforts that we brought to the floor, including in some instances bipartisan amendments to raise the fuel efficiency standards that hadn't been increased in a quarter century.

I'm reflecting on that and saddened that that was the thrust for most of the last decade, instead of putting us in a position where we would be less reliant and have better protection.

Mr. CONNOLLY of Virginia. Again, I agree with my friend from Oregon completely, and as he points out, this didn't happen by an act of God. This happened because of lax or no regulation, regulation we knew was necessary and we took a chance. We took a chance. And we took a chance, why? Because of the almighty dollar. We took a chance because of Big Oil money, making sure that it influenced the process and made sure that it was exempted from normal regulatory review. And you have to ask yourself in

those kinds of circumstances, well, what could go wrong?

Let me enumerate a little bit what has gone wrong: 200,000 commercial fishing, processing, and retail jobs in the gulf for fishing and seafood on ice; \$659 million in annual value on 1.27 billion pounds of seafood caught in the gulf, the largest source of seafood in America, not including the value of fish processing or retail or people's salaries, in jeopardy: \$5.5 billion annual value of commercial fishing industry in the gulf coast, including the value of fish harvest processing and retail, in jeopardy; \$12 billion of expenditures for 25.4 million recreational trips in the Gulf of Mexico at risk; \$9 billion in wages for tourism-related industries in the Gulf of Mexico, employing 600,000 people.

That's what's at risk for a mindless, "drill, Baby, drill" approach, instead of a thoughtful, careful approach that balances this kind of sourcing of oil with the readily available alternative energy sources that we should have, could have been investing in as well.

Since this oil spill, over 27,000 claims have been filed by people and businesses whose livelihoods have been harmed or lost entirely. They've filed claims for damages with BP. Through June, BP will have paid \$84 million in lost income claims to people whose jobs already have been lost in the gulf. Over 78,000 square miles of the gulf are closed to fishing today because of this spill because it's not safe. The University of Central Florida estimates that the oil spill could cut Florida tourism in half, the largest single source of revenue for the State of Florida, eliminating 195,000 tourism-related jobs and eliminating \$10.9 billion of tourist-generated economic activity in Florida alone.

I see our colleague from Colorado (Mr. POLIS) is on the floor, and I now yield to him.

Mr. POLIS. I thank the gentleman from Virginia.

This disaster of great proportion is indicative of the culture of deregulation and the influence of the special interests in the oil industry and the prevalence of those interests within the Bush administration, embedded into the regulatory structure. These interests within the Department of the Interior fought tooth and nail Secretary Salazar's attempts to bring balance back to the oil and gas industry. They fought with claims of severe economic hardship. Well, as the gentleman from Virginia talked about, I think the people of the gulf coast will be experiencing severe economic hardship, much worse than anything that these oil companies were worried about.

All actors involved with this unmitigated disaster have taken steps to try to limit their own liability. BP and Transocean have tried to spread their profits among shareholders. They've been giving dividends. They have been trying to decentralize their coffers, already scheming to get themselves off

the hook and to put taxpayers on the hook. These oil companies are now trying to maneuver to get taxpayer bailouts for their own bad practices and their own failure to prevent what was a preventable disaster.

The use of highly toxic dispersants have exacerbated the damage, leading to underwater plumes of oil. It turns out that the emergency response plan of BP was riddled with errors, had falsities. It even listed people who were no longer alive as points of contact in the event of a disaster.

We need, and I'm sure we will have, a full public accounting of the fallacies and the flaws in the planning process with BP and their contractors that have led to this disaster, and it's critical for our Congress to make sure that these maneuvers to get off the hook for their own failure to prevent this catastrophe will not meet with success and that the responsibility will reside with BP and their contractors.

NEPA requires an assessment of environmental impact for any major project on Federal lands, but loopholes were placed in that policy in 2005, including a categorical exclusion, saying that oil drilling doesn't have any risk and, therefore, shouldn't need to do an environmental assessment.

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The Deepwater Horizon was granted a categorical exclusion in 2007 under the Bush administration. Ironic, because NEPA was first initiated in 1968 as a response to an oil spill offshore, yes, off the coast of California, stripped of the very provisions that are one of the main reasons for its passage by the Bush administration.

We as a Congress need to address the statutory side, and I know that Secretary Salazar is working hard to fight the entrenched interests from the oil and gas industry that seek to influence the actions of the Department of the Interior.

I thank my colleague from Virginia for helping to raise this important issue.

Mr. CONNOLLY of Virginia. I thank my colleague from Colorado.

I yield again to our friend from Oregon (Mr. BLUMENAUER).

Mr. BLUMENAUER. I do appreciate our friend from Colorado talking about the history here, because we hear people come to the floor to somehow lay this at the foot of President Obama, who has been busy since the moment he took office dealing with a series of disasters that he inherited.

But the approach that has been taken by the Republicans when they were in the majority actually set the stage for this. In 2003, they added an exemption for all oil and gas construction activities from the provisions of the Clean Water Act. They had a stipulation that the BLM had only 10 days to make drilling permit decisions. They had new authority for the Department of the Interior to permit new energy projects in the Outer Continental

Shelf without adequate oversight or standards and then providing, on top of that, \$2 billion for already profitable companies to drill in ultradeep water.

It is absolutely scandalous that we have had this steady assault. Luckily, we stopped that in 2003 when the other body used the filibuster constructively. But we faced it in 2005, as they actually were able to put those provisions in place, which our friend from Colorado and you, sir, Mr. Connolly, have pointed out. It continues to bedevil us.

Sadly, some of our friends on the other side of the aisle simply haven't gotten the point. In this Congress, the gentlewoman from Minnesota, Mrs. BACHMANN, who has no shortage of opinions on this, introduced legislation that would have required, would have required that the Secretary of the Interior waive any application of Federal law that requires a permit under lease for drilling. It would require a waiver from all of those nagging little requirements any time oil got expensive, over \$100 a barrel, throw it all out the window, and yet has the audacity to try and shift responsibility under this.

I think it is something that we all need to be focusing on and not allow the people who helped create this prob-

lem to rewrite history.

Mr. CONNOLLY of Virginia. I, again, am in complete concurrence. This didn't happen somehow by happenstance. This happened by virtue of a conscious decision, by Congress' control, by our friends on the other side, and by the Bush administration to find all kinds of waivers and exemptions from normal regulatory review and from simple commonsense protections in the event something did go wrong, all at the altar of oil exploration and fossil fuel energy dependence, quite frankly. It could have been prevented and it could have been mitigated.

There was another one of our colleagues who, during the campaign of 2008, accused the Democratic Congress that came into power after the elections of 2006 of being the drill-nothing Congress, and she called on Mr. McCain to open up ANWR and both the east and west coast to unrestrained oil drilling for the sake of energy independence, a worthy goal. But that's not the only answer, and we have to weigh the costs and the benefits when we open up unrestricted oil drilling on pristine coasts.

Let me talk, if I may, just about my own home State of Virginia, what could go wrong in Virginia. I am a member of the Virginia delegation who has opposed unrestricted opening up of our shores to oil drilling because of the feared consequences if something went wrong.

What's at stake? Tourism in Virginia Beach alone in Virginia generates \$1.4 billion annually in economic activity. Tourism in Virginia Beach alone supports 15,000 jobs. Virginia has the longest stretch of undeveloped barrier islands on the east coast, irreplaceable habitat for birds in the east coast flyaway.

All of these resources would be lost to an oil spill off Virginia's coast if it were comparable to the oil spill that has hit the gulf coast. In fact, closer to home, the entire Chesapeake Bay would be covered by a film of oil today if that oil spill had occurred here instead of occurring in the gulf coast.

In addition, unrestricted oil drilling threatens the presence of the United States Navy in Virginia, terribly important in terms of military investment in the Commonwealth of Virginia. The Deputy Secretary of Defense for Readiness issued a report in May that stated explicitly that offshore oil development would impair Navy operations in 78 percent of the area, in a recently proposed lease sale, to 20.

The Department of Defense said that all development could preclude live ordnance testing, aircraft carrier movement, shipping trials, and other surface and subsurface training. Offshore oil development could result in the Navy moving an aircraft carrier out of Norfolk, reducing job opportunities and contractors in Virginia.

We have a lot at stake economically in my State. There's the environmental consequences, but there is also the presence of the Navy that could be jeopardized if we moved to the "drill, baby, drill" philosophy of offshore oil drilling.

Mr. BLUMENAUER. I appreciate your putting in context not just the potential threat to your State of Virginia, but to all of us here who work and celebrate our capital region and the Chesapeake Bay, having those precious resources at risk.

I appreciate your exploring a dimension that I must admit I really hadn't thought through adequately: the threat unregulated, indiscriminate, offshore oil drilling could pose to military readiness. Your point about what could happen in terms of naval operations and training is one that I don't think has been given voice in this debate. I have been spending a lot of time working on it. This is new information to me, and I deeply appreciate your putting it out before the American public this evening.

I think this issue that we are wrestling with has many dimensions that require us to step back and expand the scope of inquiry, the need for our fixing a broken regulatory system.

We have referenced the fact that the administration, despite the previous administration talking about the addiction to foreign oil, did nothing about it, and, in fact, even after we regained control, worked against our efforts to try and increase efficiencies.

It's going to take time. I agree that the administration needs to move quickly to weed out the MMS. I wish they could have cleaned house earlier, but obviously these things take time. It's hard to undo 12 years of running roughshod over safety and environmental regulations in 17 months. But it is also a vivid call for a new energy future in which the deepest water is the

last place we look, not the first, for new energy sources.

I would look forward to discussing that further, but I know you have, Mr. CONNOLLY, some specifics in terms of some of the legislative provisions that we have been working on as Democrats in Congress.

Mr. CONNOLLY of Virginia. Yes, we need to clean up the mess we inherited from previous Congresses and, frankly, from the previous administration. Today, for example, the House passed S. 3473, which increases advanced cleanup funding paid for by BP so that the Coast Guard can use those funds for oil cleanup.

I have introduced a bill just tonight that would prevent the evasion of the NEPA process; moving forward, no more categorical exclusions for deepwater oil drilling. They have to pass the NEPA review process, just like my transit system and rail to Dulles did in a public project.

H.R. 5214, the Big Oil Bailout Prevention Act, introduced by our colleague, Mr. Holt from New Jersey, would raise the oil liability cap from \$75 million to \$10 billion so the taxpayers aren't left holding the bag because of an accident caused by the negligence of an oil company such as BP.

Our colleague from the State of Washington (Mr. Inslee) is introducing legislation to require oil wells to use the best available safety technology, which might borrow from technology that's already available and being used by countries like Canada, Brazil, and Norway. Of course, you, Mr. Blumenauer, have or will soon introduce legislation to repeal the oil and gas tax loopholes and direct funds to clean energy.

The ultimate solution is to get off fossil fuel dependence and look to, in a meaningful way, those alternative sources of energy that could really help lessen our dependence, if not wean us entirely off, the dependence on foreign oil.

In my own home State of Virginia, the potential offshore wind power is enormous, dwarfing the potential for offshore oil.

For all of the sturm und drang in my State about whether we should drill, baby, drill off the shores of Virginia, the entire estimate of reserves, maximum, off the shore of Virginia, with the largest coastline, barrier island coastline on the east coast, is the equivalent of no more than 6 days of oil supply.

Do we really want to risk the tourism industry, our environment, perhaps permanently, and the presence of the Navy in a State that has always been home to the United States Navy for 6 days' worth of supply? I think not.

So the Democrats in this House have, in fact, introduced legislation that will address and remedy this situation and make sure that never again are American citizens put at risk by the negligent behavior and the unregulated behavior of Big Oil offshore oil drilling.

Mr. BLUMENAUER. I must say how much I appreciate the legislative approach that you bring to the job. I can see the experience and leadership that you demonstrated in years of actual hands-on dealing with the public in a very direct and personal way in local government with some spectacular successes across the river from our Nation's Capitol, as evidenced in the simple, commonsense approach that you are taking here in terms of being practical, being direct, things that will make a difference. I really appreciate that spirit that you bring to the Capitol.

Mr. CONNOLLY of Virginia. I thank you for your courtesy and graciousness, but I would say that clearly my colleague from Oregon is a model for all of us, especially those of us new here to the Congress, for his environmental leadership and for his legislative legerdemain.

Mr. BLUMENAUER. I would like to pivot, if I could, just on the last point that you made, which I think, at the final analysis, is the most important.

It is important to understand history. It's important to not allow people who got us into this mess to rewrite it, to point fingers, to obscure, to try and get partisan advantage from something that they, sadly, helped create in the first place. That would be a tragedy in and of itself.

But it is where we go from here, what we learn from these lessons, what we understand is required. It is outrageous to me that the spill off the Santa Barbara coast that inspired the first Earth Day was fought with essentially the same technologies that we have available today.

□ 1730

All the time, all the energy, the resources that were thrown at it by the Federal Government was used basically by the industry to have more and more esoteric, sophisticated deep-drilling opportunities, not dealing with making sure that it was safe.

So we are trapped in time 40 years at the negative end of this equation, when the ultimate disaster, which was predictable, perhaps not avoidable, but is much worse because of the focus.

But it is the transition to clean energy technology that I would conclude my remarks. I see we've been joined by our friend we have referenced earlier, our colleague, Congressman Holt, who has some great legislation moving.

But I would just conclude my observations that we don't want to be in a position where we continue to be tethered to the oil spigot, to have the United States consume 10 percent of the world's oil supply going back and forth to work every day, that it is past time for us to move forward.

I appreciate the leadership of both you gentlemen in our livable communities issues, where we provide more tools to local government and more choices to people so they don't have to burn a gallon of gas to get a gallon of milk, that there are more sensitive land uses, that we fight against mindless sprawl, that we give people an alternative to the automobile in case they don't want to drive or can't afford to drive or maybe there are some people that we all know who probably shouldn't drive—giving them choices to walk and use transit, cycles; be able to make a system that is more sustainable, that is complemented by a clean energy future with tidal, wind, solar, geothermal, and investment in making our facilities now more energy-efficient.

We have the capacity right now, with what we know how to do, things that we have off the shelf or almost ready for installation, we could be completely Kyoto-compliant, save consumers and taxpayers money, and preserve our national security.

I hope that this is one of the lessons we carry away, not just understanding history, not just taking some of this terrific legislation that will help a difficult situation be a little better and take the taxpayer off the hook, but make sure that we are not in this dependency in the future.

Thank you. And I really appreciate your leadership in presenting this today and your courtesy in permitting me to take part.

Mr. CONNOLLY of Virginia. I thank you so much.

I think our colleague from Oregon has done such an incredible job in this body on so many environmental fronts, not least of which, of course, the livable community initiative that he made reference to.

Thank you so much for joining us tonight.

I see our friend from New Jersey (Mr. HOLT) is here, and I now yield to Mr. HOLT

Mr. HOLT. I thank my good friend from Virginia.

I, too, want to pay tribute to the work that our colleague from Oregon has done under the umbrella of liveability, having to do with transportation, housing, I mean, even such things as the location of post offices in town.

There are so many things over the years that Mr. BLUMENAUER has worked on to try to make communities livable and sustainable—sustainable in the way they produce and use energy, and livable in the sense of getting the best quality of life through our transportation decisions, our housing decisions.

What is so heartbreaking about the catastrophe that is under way in the Gulf of Mexico right now is that it did not have to be.

As I left to join you here on the floor, they were showing on one of the news networks fish flopping sadly, trying to get air, trying to get out of the oil, clearly doomed. We have seen the birds washing ashore.

It did not have to happen.

The oil spill is unprecedented in scale, but it is not unprecedented in

kind, in our experience. In fact, I was talking with the Administrator of the Environmental Protection Agency yesterday, and she said, do you know how many oil spills we're dealing with essentially daily? Not on this scale, but it should be expected, it can be expected, in fact it must be expected that, if you drill, you will spill.

As our colleague from Oregon was saying, for BP to go into this with no preparation whatsoever—I mean, they talk about they are a company that manages risk. Well, if they manage risk, they know, by definition, things can go wrong. That's what risk means: There is a down side. Well, what preparations, what plans, what studies, what research did they do for the down side? None.

Now, we are in the process of not only extending the liability limit—and today we removed the per-incident limit so that the Coast Guard is not constrained by the \$150 million limit, which they are already pushing up against—but we also must make sure that there is an enforcement of standards within the Minerals Management Agency separating those who grant the leases from those who collect the royalties on the leases from those who enforce the standards. We haven't done that. So we must do that, and we must do that soon, so that if any oil drilling is going to continue, that preparations are made for the down side.

I hope, in fact, that we wean ourselves from this archaic fuel as soon as possible. I mean, what does the word "fossil" mean to most people? That means out of date. What we are talking about here, what these companies have been developing ever-more-sophisticated technologies to do is to bind ourselves more strongly to an archaic way of powering our society and our economy. It is archaic. We should be moving away from it as rapidly as possible so that this won't happen again, because it need not happen again.

I thank my friend for drawing our colleagues' attention to this and talking about those things that we will be doing over the next couple of weeks, lifting the liability limits to put in place research programs and regulatory programs for the future.

Mr. CONNOLLY of Virginia. I thank our friend from New Jersey and thank him for his leadership as well.

Let me close by pointing out that there is a danger to bumper-sticker public policy making. Those who lived by "drill, baby, drill" now have to examine not only their consciences but the consequences of the actions that flowed from that strident call. "Drill, baby, drill" has now become "spill, baby, spill."

The Governor of Louisiana today, Bobby Jindal, when he was in this body in 2005 said the following: "We have a choice. Many of my colleagues do not want us drilling for oil off the coast of Florida and do not want us to drill for oil off the coast of California. I would ask those colleagues to join with me in

providing incentives so that we can drill for oil in the deep waters of the Gulf of Mexico. The people of Louisiana," he said, "welcome this production. We know it is good for our State, our country, and our economy."
I wonder if the Governor of Louisiana

might pause today in calling for the government's assistance to clean up the worst oil spill, and arguably one of the worst environmental disasters ever to descend on our country, to consider whether that public policy statement made sense then and whether it makes sense now.

The consequences of that philosophy of unrestricted oil drilling, irrespective of the environmental concerns, irrespective of the need for reasonable and prudent regulatory oversight to protect the public from precisely this kind of unmitigated disaster, have now actually happened because a whole bunch of people in a position to know better put oil ahead of everything else, in-

cluding the public interests.

I yield to my friend from New Jersey.
Mr. HOLT. I thank the gentleman.
You spoke earlier about the liability,

a very important principle that has been to some extent and should be to the full extent of American law in this area, which is, "polluter pays." That has been the basis of the Superfund program. That should be the basis for

the oil liability legislation.

BP has said they will pay reasonable costs and that sort of thing. We shouldn't have to take their word for it. We shouldn't have to take the word of a company that has flagrantly cut corners in the past at huge cost to life and natural environment, whether you're talking about the Texas City refinery, whether you're talking about the blowouts on the North Slope of Alaska, whether you're talking about the blowouts on the pipeline in Alaska, whether you're talking about failure to level with the American public and even with the Coast Guard and the experts on how much oil was escaping from this very well. The number keeps shifting, and the oil company, I think, has not been fully forthcoming.

So this company asks us to take their word for it that they will pay, that they will pay for the cleanup, that they will pay for the environmental damages, they will pay for the economic damages and dislocation. I want

that established in law. The liability limit should be raised to many billions of dollars, if there is a limit at all.

Now, some here in the Congress, particularly from the other side, have said. "Well. but you'll drive out the mom-and-pop, you'll drive out the small independents." Well, you have to have the ability to prevent and repair and pay for any damages when you go into business.

The point of the oil liability legislation is not to protect small businesses; it's to protect our environment and the life of American citizens and the well being and economic opportunities for American citizens. And that means that the consideration should be how much damage can be done, and the liability limit should be large enough to cover the damage that can be done, not to ask whether this is going to put too much of a burden on a small company. The consideration should be, what is the damage? And there should be adequate liability to cover that.

I'm hopeful that, in the next week or so, we will raise this liability limit from the laughably small number of \$75 million to at least \$10 billion. And I thank the gentleman for joining me in this effort. The American public is crying for it. They want to know that in law and in fact BP will be held responsible for the damage they have done.

$\sqcap 1745$

Mr. CONNOLLY of Virginia. I thank my colleague from New Jersey. Again, I thank him so much for his participation tonight and for his leadership, especially in leading us in a legislative remedy.

I want to end with this: on June 10, 2008, one of our colleagues actually said

the following:
There are 3,200 oil rigs off the coast of Louisiana. During Katrina, not a single drop was spilled. Actually, 600,000 gallons were spilled, but more than 7 billion barrels have been pumped from these wells over the past quarter century. Yet only 1-1/1000th of 1 percent was spilled. We would suggest that JOHN McCain revisit his reservations about ANWR and run against the "drill nothing" Congress. Energy development and the environment are not mutually exclusive. In fact, this Republican colleague said, we would suggest that the first joint town hall

meeting with Barack Obama, proposed by McCain, be held on one of those offshore Louisiana rigs.

Surely, I hope our colleague did not mean this rig, the one that blew up, caught on fire, cost a number of lives. and led to the largest environmental disaster in American history.

Mr. Speaker, I yield back.

LEAVE OF ABSENCE

By unanimous consent, leave of absence was granted to:

Mr. DAVIS of Illinois (at the request of Mr. HOYER) for today.

SPECIAL ORDERS GRANTED

By unanimous consent, permission to address the House, following the legislative program and any special orders heretofore entered, was granted to:

(The following Members (at the request of Ms. Woolsey) to revise and extend their remarks and include extraneous material:)

Mr. Towns, for 5 minutes, today. Ms. Woolsey, for 5 minutes, today.

Mr. Holt. for 5 minutes, today.

Ms. KAPTUR, for 5 minutes, today. Mr. Defazio, for 5 minutes, today

Mrs. Maloney, for 5 minutes, today. (The following Members (at the request of Mr. Poe of Texas) to revise and extend their remarks and include extraneous material:)

Mr. MORAN of Kansas, for 5 minutes, June 17.

Mr. Poe of Texas, for 5 minutes, June

Mr. Jones, for 5 minutes, June 17.

Mr. BOOZMAN, for 5 minutes, today.

Mr. Burton of Indiana, for 5 minutes, June 14, 15, 16, and 17.

Mr. SMITH of New Jersey, for 5 minutes, today.

Mr. DUNCAN, for 5 minutes, today.

ADJOURNMENT

Mr. CONNOLLY of Virginia. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 5 o'clock and 46 minutes p.m.), under its previous order, the House adjourned until Monday, June 14, 2010, at 12:30 p.m., for morning-hour debate.

EXPENDITURE REPORTS CONCERNING OFFICIAL FOREIGN TRAVEL

Reports concerning the foreign currencies and U.S. dollars utilized for Speaker-Authorized Official Travel during the third quarter of 2009 and the second quarter of 2010 pursuant to Public Law 95-384 are as follows:

REPORT OF EXPENDITURES FOR OFFICIAL FOREIGN TRAVEL, JENNIFER M. STEWART, HOUSE OF REPRESENTATIVES, EXPENDED BETWEEN APR. 29 AND MAY 4, 2010

	Date			Per diem ¹		Transportation		Other purposes		Total	
Name of Member or employee	Arrival	Departure	Country	Foreign currency	U.S. dollar equivalent or U.S. currency ²	Foreign currency	U.S. dollar equivalent or U.S. currency ²	Foreign currency	U.S. dollar equivalent or U.S. currency ²	Foreign currency	U.S. dollar equivalent or U.S. currency ²
Jennifer M. Stewart	4/30 5/01 5/02	5/01 5/02 5/03	Qatar		164.00 78.00 262.00		8,578.00				8,742.00 78.00 262.00
Committee total					504.00		8,578.00				9,082.00

¹ Per diem constitutes lodging and meals.
² If foreign currency is used, enter U.S. dollar equivalent; if U.S. currency is used, enter amount expended.

(AMENDED) REPORT OF EXPENDITURES FOR OFFICIAL FOREIGN TRAVEL, COMMITTEE ON APPROPRIATIONS, HOUSE OF REPRESENTATIVES, EXPENDED BETWEEN JULY 1 AND SEPT. 30, 2010

Name of Member or employee	Date			rer	Per diem 1		Transportation		Other purposes		Total	
	Arrival	Departure	Country	Foreign currency	U.S. dollar equivalent or U.S. currency ²	Foreign currency	U.S. dollar equivalent or U.S. currency ²	Foreign currency	U.S. dollar equivalent or U.S. currency ²	Foreign currency	U.S. do equival or U.S currence	
on. Adam Schiff		6/30	Jordan		\$1,021.18						\$1,02	
	6/30 7/1	7/1 7/3	Algeria Tunisia		531.00 501.74						53 50	
Misc. Embassy Costs							(3)		1,570.44		1,57	
Local Ground Transportation In Blazey	6/27	6/30	Jordan		1,021.18		573.18				57 1,02	
ŕ	6/30 7/1	7/1 7/3	Algeria Tunisia		531.00 501.74						5:	
Misc. Embassy Costs							(3)		1,570.44		1,5	
Local Ground Transportationalanda Young	6/27	6/30	Jordan		1,021.18		573.18				5 1,0	
	6/30	7/1	Algeria		531.00						5	
Misc. Embassy Costs	7/1	7/3	Tunisia		501.74		(3)		1,570.44		5 1,5	
Local Ground Transportation		6/30	Jordan		1,021.18		573.18				1,0	
and Alvaido	6/30	7/1	Algeria		531.00						5	
Misc. Embassy Costs	7/1	7/3	Tunisia		501.74		(3)		1,570.44		5 1,5	
Local Ground Transportation							573.18				5	
zabeth C. Dawson	6/28 6/30	6/30 7/3	France Belgium		1,418.00 1,224.00						1,4 1,2	
Commercial Airfare		8/3					7,367.48		/5\		7,3	
n. David E. Price n. Harold Rogers	8/1	8/3	Canada Canada		704.29 704.29		(4) (4)		(5) (5)		7 7	
n. Ciro Rodriguez	8/1 8/1	8/3 8/3	Canada		704.29 704.29		(4) (4)		(5) (5)		7 7	
n. John Carter phanie Gupta	8/1	8/3	Canada Canada		704.29		(4)		(⁵)		7	
n Nicholsonsti Mallard	8/1	8/3 8/17	Canada Norway		704.29 539.23		(4)		(5)		7	
isti manaru	8/17	8/20	Germany		1,080.00						1,0	
	8/20 8/24	8/24 8/26	Hungaryltaly		1,062.17 1,270.00						1,0 1,2	
Commercial Airfare							9,338.44				9,3	
Misc. Transportation Wright		8/17	Norway		539.23		³ 62.00				5	
	8/17	8/20	Germany		1,080.00						1,0	
	8/20 8/24	8/24 8/26	Hungaryltaly		1,062.17 1,270.00						1,0 1,2	
Commercial Airfare							9,338.44				9,3	
Misc. Transportation	8/4	8/5	Kuwait		494.08		3 120.00				1	
	8/5 8/7	8/7 8/9	United Arab Emirates		827.42 722.56						8 7	
n. Sanford Bishop	8/4	8/5	Germany Kuwait		494.08		(3)				4	
	8/5 8/7	8/7 8/9	United Arab Emirates		827.42 722.56		(3)				8 7	
Hon. Carolyn Kilpatrick	8/4	8/5	Germany Kuwait		494.08						4	
	8/5 8/7	8/7 8/9	United Arab Emirates Germany		827.42 722.56		(3)				8 7	
everly Aimaro Pheo	8/4	8/5	Kuwait		494.08						4	
Commercial Airfare	8/5	8/7	United Arab Emirates		827.42		3 4,045.02				4,0	
lam Harris	8/4	8/5	Kuwait		494.08						4	
	8/5 8/7	8/7 8/9	United Arab Emirates Germany		827.42 722.56		(3)				8 7	
hn Blazey	8/1 8/4	8/4 8/7	PolandGermany		435.00 837.00						4	
Commercial Airfare			definally				7,998.00				7,9	
Misc. Transportationike Ringler		8/4	Poland		564.00		83.30				5	
· ·	8/4	8/7	Germany		837.00						8	
Commercial Airfareeverly Aimaro Pheto	8/11	8/12	Madrid, Spain		443.27		8,027.50				8,0 4	
	8/12	8/13	Milan, Italy		451.80						4	
	8/13 8/14	8/14 8/15	Florence, ItalyRome, Italy		617.02 600.15						6	
Commercial Airfare		8/10			445.75		8,577.80				8,5 4	
te Hallahan	8/10	8/12	Barcelona, Spain Madrid, Italy		886.54						8	
	8/12 8/13	8/13 8/14	Milan, ItalyFlorence, Italy		451.80 617.02						4	
	8/14	8/15	Rome, Italy		600.15						6	
Commercial Airfaren. Nita Lowey	8/4	8/6	Kenya		1,359.00		8,264.80				8,2 1,3	
	8/6	8/9	South Africa		5,586.37				1 440 50		5,5	
Misc. Embassy Costs							6,226.00		1,442.50		1,4 6,2	
Misc. Travel Expenses		8/6	Konya		494.08		235.00				2	
	8/6	8/9	Kenya South Africa		827.42						8	
Misc. Embassy Costs Commercial Airfare							9,882.01		1,442.50		1,4 9,8	
Misc. Travel Expenses							235.00				2	
n. Kay Granger	8/30 9/2	9/2 9/5	Argentina Paraguay		1,023.00 780.00						1,0 7	
Commercial Airfare		9/2					8,101.20				8,1	
hn Blazey	9/2	9/2 9/5	Argentina Paraguay		1,023.00 780.00						1,0 7	
Commercial Airfare Misc. Travel Expenses							9,763.20 132.00				9,7 1	
ana Simpson	8/30	9/2	Argentina		1,023.00		132.00				1,0	
Commercial Airfare	9/2	9/5	Paraguay		780.00		5,263.20				7 5,2	
ike Ringler	8/17	8/19	El Salvador		542.00						5	
Commercial Airfare	8/19	8/21	Guatemala		554.00		2,283.41				5 2,2	
Misc. Travel Expenses		8/19			542.00				616.65		6	
nne Marie Chotvacs	8/1/ 8/19	8/19 8/21	El SalvadorGuatemala		542.00 554.00						5 5	
Commercial Airfare							2,207.70				2,2	

(AMENDED) REPORT OF EXPENDITURES FOR OFFICIAL FOREIGN TRAVEL, COMMITTEE ON APPROPRIATIONS, HOUSE OF REPRESENTATIVES, EXPENDED BETWEEN JULY 1 AND SEPT. 30, 2010—Continued

Name of Member or employee	Date			Per diem 1		Transportation		Other purposes		Tot	al
	Arrival	Departure	Country	Foreign currency	U.S. dollar equivalent or U.S. currency ²						
	8/29	8/31	Pakistan		180.00						180.00
	8/31	9/4	Ukraine		1,710.64				225 17		1,710.64
Commercial Airfare							11,490.90		335.17		335.17 11.490.90
Craig Higgins	8/29	8/31	Pakistan		180.00		11,430.30				180.00
oraig mggms	8/31	9/4	Ukraine		1,710.64						1.710.64
	9/4	9/6	London		965.31				2,484.31		3,449.62
Commercial Airfare							11,629.80				11,629.80
Misc. Travel Expenses									335.17		335.17
Steve Marchese	8/29	8/31	Pakistan		180.00						180.00
Min. Touris Frances	8/31	9/4	Ukraine		1,710.64				225 17		1,710.64
Misc. Travel Expenses							11.490.90		335.17		335.17 11.490.90
Paula Juola	8/12	8/13	United Arab Emirates		463.00		11,490.90				463.00
1 auta Juota	8/13	8/15	Afghanistan		162.00						162.00
	8/15	8/16	United Arab Emirates		463.00						463.00
	8/16	8/17	Italy		329.00						329.00
Commercial Airfare							10,391.00				10,391.00
Misc. Travel Expenses							70.00				70.00
Linda Pagelsen	8/12	8/13	United Arab Emirates		463.00						463.00
	8/13	8/15	Afghanistan		162.00						162.00
	8/15 8/16	8/16 8/17	United Arab Emirates		463.00 329.00						162.00
Commercial Airfare	6/10	0/1/	Italy		329.00		10.391.00				329.00 10,391.00
Misc. Travel Expenses							128.50				128.50
Christopher White	8/12	8/13	United Arab Emirates		463.00		120.50				463.00
omiotophor mito illinininininininininininininininininin	8/13	8/15	Afghanistan		162.00						162.00
	8/15	8/16	United Arab Emirates		463.00						463.00
	8/16	8/17	Italy		329.00						329.00
Commercial Airfare							10,391.00				10,391.00
Misc. Travel Expenses	0.07	0/20	Total		705.75		70.00				70.00
Hon. Jack Kingston	8/27 8/30	8/30 9/1	Tunisia		725.75 750.95						725.75 750.95
	9/2	9/3	RwandaZimbabwe		142.00						142.00
	9/3	9/4	Senegal		561.96		(3)				561.96
	8/17	8/19	South Korea		798.88						798.88
	8/19	8/20	China		291.31						291.31
	8/20	8/22	Taiwan		661.26						661.26
	8/22	8/24	Hong Kong		1,055.10		(3)				1,055.10
Hon. Betty McCollum	9/18	9/21	Guatemala		686.28		1 057 70				686.28
Commercial Airfare							1,657.70 1,340.88				1,657.70 1.340.88
Local Transportation							1,340.00		2.080.16		2.080.16
John Blazey	9/26	9/28	Chile		1,095.00				2,000.10		1.095.00
Commercial Airfare		3, 20			1,050.00		7.860.70				7.860.70
Misc. Transportation Costs							.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				36.00
Committee total					73,795.05		186,757.60		16,006.04		276.558.69

HON, DAVID R. OBEY, Chairman, May 25, 2010.

EXECUTIVE COMMUNICATIONS, ETC.

Under clause 2 of rule XIV, executive communications were taken from the Speaker's table and referred as follows:

7850. A letter from the Director of Legislative Affairs, Natural Resources Conservation Service, Department of Agriculture, transmitting the Department's "Major" final rule Conservation Stewardship Program (RIN: 0578-AA43) received June 4, 2010, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Agriculture.

7851. A letter from the Chair, Congressional Oversight Panel, transmitting the Panel's monthly report pursuant to Section 125(b)(1) of the Emergency Economic Stabilization Act of 2008, Pub. L. 110-343; to the Committee on Financial Services.

7852. A letter from the Paralegal Specialist, Department of Transportation, transmitting the Department's final rule — Modification of Jet Route J-3; Spokane, WA [Docket No.: FAA-2010-0008; Airspace Docket No. 09-ANM-21] received May 24, 2010, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Transportation and Infrastructure.

7853. A letter from the Secretary, Department of Commerce, transmitting letter of certification, pursuant to Public Law 105-261. section 1512: to the Committee on Foreign Affairs.

7854. A letter from the Secretary, Department of the Treasury, transmitting as re-

quired by section 401(c) of the National Emergencies Act. 50 U.S.C. 1641(c), and section 204(c) of the International Emergency Economic Powers Act. 50 U.S.C. 1703(c), a six-month periodic report on the national emergency with respect to Belarus that was declared in Executive Order 13405 of June 16. 2006: to the Committee on Foreign Affairs

7855. A letter from the Staff Director, Commission on Civil Rights, transmitting notification that the Commission recently appointed members to the Ohio Advisory Committee: to the Committee on the Judiciary.

7856. A letter from the Secretary, Department of Health and Human Services, transmitting a petition filed on behalf of workers from the Canoga Avenue facility, Los Angeles County, California, to be added to the Special Exposure Cohort (SEC), pursuant to the Energy Employees Occupational Illness Compensation Program Act of 2000: to the Committee on the Judiciary.

7857. A letter from the Paralegal Specialist, Department of Transportation, transmitting the Department's final rule - IFR Miscellaneous Amendments Altitudes: [Docket No.: 30722; Amdt. No. 487] received 24, 2010, pursuant to May 801(a)(1)(A); to the Committee on Transportation and Infrastructure.

7858. A letter from the Paralegal Specialist, Department of Transportation, transmitting the Department's final rule - Airworthiness Directives; Bombardier, Inc. Model DHC-8-400 Series Airplanes [Docket

No.: FAA-2010-0435; Directorate Identifier 2010-NM-084-AD; Amendment 39-16283; AD 2010-10-04] (RIN: 2120-AA64) received May 24, 2010, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Transportation and Infrastructure.

7859. A letter from the Paralegal Specialist, Department of Transportation, transmitting the Department's final rule Amendment ofClass \mathbf{E} Airspace: Emmetsburg, IA [Docket No.: FAA-2009-1153; Airspace Docket No. 09-ACE-13] received 24, 2010, pursuant to 5 U.S.C. Mav 801(a)(1)(A); to the Committee on Transportation and Infrastructure.

7860. A letter from the Paralegal Specialist, Department of Transportation, transmitting the Department's final rule Amendment of Class E Airspace; Mapleton, IA [Docket No.: FAA-2009-1155; Airspace Docket No. 09-ACE-14] received Paralegal Specialist, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Transportation and Infrastructure.

PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XII, public bills and resolutions of the following titles were introduced and severally referred, as follows:

> By Mr. PASCRELL (for himself, Mr. KING of New York, Mr. THOMPSON of

¹ Per diem constitutes lodging and meals.
² If foreign currency is used, enter U.S. dollar equivalent; if U.S. currency is used, enter amount expended.

³ Military air transportation. 4 Part foreign, part domestic travel. 5 Government aircraft.

Mississippi, Ms. Clarke, and Mr. Daniel E. Lungren of California):

H.R. 5498. A bill to enhance homeland security by improving efforts to prevent, deter, prepare for, detect, attribute, respond to, and recover from an attack with a weapon of mass destruction, and for other purposes; to the Committee on Homeland Security, and in addition to the Committees on Energy and Commerce, Agriculture, Transportation and Infrastructure, Foreign Affairs, and Intelligence (Permanent Select), for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. MICA (for himself, Mr. Young of Alaska, Mr. Petri, Mr. Coble, Mr. Duncan, Mr. Ehlers, Mrs. Captro, Mr. Westmoreland, Mrs. Miller of Michigan, Mr. Cao, Mr. Putnam, Mr. Graves, Mr. Shuster, and Mr. Fleming):

H.R. 5499. A bill to amend the Oil Pollution Act of 1990 to authorize advances from Oil Spill Liability Trust Fund for the Deepwater Horizon oil spill; to the Committee on Transportation and Infrastructure, and in addition to the Committee on the Budget, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. DOYLE:

H.R. 5500. A bill to establish the Steel Industry National Historic Site in the State of Pennsylvania; to the Committee on Natural Resources.

By Mr. KING of New York (for himself, Mr. Pence, Mrs. McMorris Rodgers. Mr. Smith of Texas, Mr. McKeon, Mr. Sessions, Mr. Rogers of Alabama, Mr. Gohmert, Mr. Tiahrt, Mr. FRANKS of Arizona, Mr. BUCHANAN, Mr. LATTA, Mr. CHAFFETZ, Mr. HUNTER, Mr. MILLER of Florida, Mr. CULBERSON, Mrs. BLACKBURN, Mrs. BACHMANN, Mr. ROSKAM, Mr. AUS-TRIA, Mr. OLSON, Mr. BROUN of Georgia, Mr. Posey, Mr. Bilirakis, Mr. CAMPBELL, Mrs. MILLER of Michigan, Mr. Daniel E. Lungren of California, Mr. Lee of New York, Mr. Carter, Mr. McClintock, Mr. Coble, Mr. Wil-SON of South Carolina, Mr. BURTON of Indiana, Mr. LEWIS of California, Mr. Calvert, Mr. Gallegly, Mr. Terry, Mr. KIRK, and Mr. BISHOP of Utah):

H.R. 5501. A bill to prohibit United States participation on the United Nations Human Rights Council (UNHRC) and prohibit contributions to the United Nations for the purpose of paying for any United Nations investigation into the flotilla incident; to the Committee on Foreign Affairs.

By Mr. MAFFEI (for himself, Mrs. MALONEY, and Mrs. McCarthy of New York):

H.R. 5502. A bill to amend the effective date of the gift card provisions of the Credit Card Accountability Responsibility and Disclosure Act of 2009; to the Committee on Financial Services.

By Mr. CONYERS (for himself, Mr. Melancon, Mr. Nadler of New York, Ms. Jackson Lee of Texas, Ms. Waters, Mr. Cohen, Mr. Johnson of Georgia, Ms. Chu, Mr. Deutch, Mr. Weiner, Ms. Linda T. Sánchez of California, and Mr. Braley of Iowa):

H.R. 5503. A bill to revise laws regarding liability in certain civil actions arising from maritime incidents, and for other purposes; to the Committee on the Judiciary, and in addition to the Committee on Transportation and Infrastructure, for a period to be subsequently determined by the Speaker, in each case for consideration of such provi-

sions as fall within the jurisdiction of the committee concerned.

By Mr. GEORGE MILLER of California (for himself, Mrs. McCarthy of New York, Mr. Platts, Mr. Polis, Mr. Courtney, Ms. Chu, Mr. Loebsack, Mr. McGovern, Mr. Sestak, Ms. Titus, Mr. Holt, Mr. Tonko, Ms. Fudge, Mr. Wu, Mr. Hinojosa, Mrs. Capps, Mr. Pierluisi, Mr. Sablan, Mr. Kildee, Mrs. Davis of California, Mr. Payne, Mr. Grijalva, Mr. Kucinich, Mr. Andrews, Mr. Hare, Ms. Clarke, Ms. Hirono, Mr. Bishop of New York, Ms. Shea-Porter, Ms. Woolsey, and Mr. Scott of Virginia):

H.R. 5504. A bill to reauthorize child nutrition programs, and for other purposes; to the Committee on Education and Labor, and in addition to the Committee on the Budget, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. BURGESS:

H.R. 5505. A bill to authorize the Secretary of Energy to establish monetary prizes for achievements in designing and proposing nuclear energy used fuel alternatives; to the Committee on Science and Technology, and in addition to the Committee on Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. CONNOLLY of Virginia (for himself and Mr. Polis):

H.R. 5506. A bill to amend the Outer Continental Shelf Lands Act to require that treatment of the issuance of any exploration plans, development production plans, development operation coordination documents, and lease sales required under Federal law for offshore drilling activity on the outer Continental Shelf as a major Federal action significantly affecting the quality of the human environment for the purposes of the National Environmental Policy Act of 1969, and for other purposes; to the Committee on Natural Resources.

By Mr. HELLER:

H.R. 5507. A bill to require the Secretary of Defense to identify areas on military installations and certain other properties as acceptable, unacceptable, or unassessed regarding their suitability for placement of geothermal, wind, solar photovoltaic, or solar thermal trough systems, and for other purposes; to the Committee on Armed Services. By Mr. HELLER:

H.R. 5508. A bill to provide for the development of solar pilot project areas on public land in Lincoln County, Nevada; to the Committee on Natural Resources.

By Mr. HOLDEN (for himself and Mr. GOODLATTE):

H.R. 5509. A bill to support efforts to reduce pollution of the Chesapeake Bay watershed and to verify that reductions in pollution have been achieved, and for other purposes; to the Committee on Transportation and Infrastructure, and in addition to the Committee on Agriculture, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Ms. KAPTUR:

H.R. 5510. A bill to amend the Emergency Economic Stabilization Act of 2008 to allow amounts under the Troubled Assets Relief Program to be used to provide legal assistance to homeowners to avoid foreclosure; to the Committee on Financial Services.

By Mr. MARSHALL:

H.R. 5511. A bill to amend the Federal Deposit Insurance Act to codify the Transaction Account Guarantee Program of the

Federal Deposit Insurance Corporation; to the Committee on Financial Services.

By Mr. PERRIELLO:

H.R. 5512. A bill to expand the boundary of Booker T. Washington National Monument, and for other purposes; to the Committee on Natural Resources.

By Ms. PINGREE of Maine:

H.R. 5513. A bill to amend the Outer Continental Shelf Lands Act to require payment of royalty on all oil and gas saved, removed, sold, or discharged under a lease under that Act, and for other purposes; to the Committee on Natural Resources.

By Mr. POSEY:

H.R. 5514. A bill to require State governments to submit fiscal accounting reports as a condition to the receipt of Federal financial assistance, and for other purposes; to the Committee on Oversight and Government Reform.

By Mr. SENSENBRENNER:

H.R. 5515. A bill to amend the Federal Power Act to establish a regional transmission planning process, and for other purposes; to the Committee on Energy and Commerce.

By Mr. STEARNS:

H.R. 5516. A bill to amend title 38, United States Code, to provide for certain requirements relating to the immunization of veterans, and for other purposes; to the Committee on Veterans' Affairs.

By Mr. STEARNS:

H.R. 5517. A bill to amend title 13, United States Code, to require that the question-naire used in a decennial census of population shall include an inquiry regarding an individual's status as a veteran, a spouse of a veteran, or a dependent of a veteran, and for other purposes; to the Committee on Oversight and Government Reform, and in addition to the Committee on Veterans' Affairs, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Ms. TITUS (for herself, Mr. Heller, Mr. Franks of Arizona, Ms. Gif-FORDS, and Ms. BERKLEY):

H.R. 5518. A bill to amend the Internal Revenue Code of 1986 to allow the energy investment tax credit and the credit for residential energy efficient property with respect to natural gas heat pumps; to the Committee on Ways and Means.

By Mrs. McMorris Rodgers (for herself, Mr. Reichert, Mr. Smith of Washington, Mr. Larsen of Washington, and Mr. Hastings of Washington):

H. Con. Res. 285. Concurrent resolution recognizing the important role that fathers play in the lives of their children and families and supporting the goals and ideals of designating 2010 as the Year of the Father; to the Committee on Education and Labor.

By Mr. BACA:

H. Res. 1430. A resolution honoring and saluting golf legend Juan Antonio "Chi Chi" Rodriguez for his commitment to Latino youth programs of the Congressional Hispanic Caucus Institute; to the Committee on Education and Labor.

By Mr. FILNER (for himself, Ms. Jackson Lee of Texas, and Mr. Rohrabacher):

H. Res. 1431. A resolution calling for an end to the violence, unlawful arrests, torture, and ill treatment perpetrated against Iranian citizens, as well as the unconditional release of all political prisoners in Iran; to the Committee on Foreign Affairs.

By Mr. HEINRICH:

H. Res. 1432. A resolution honoring the State of New Mexico on the passage of the Hispanic Education Act; to the Committee on Education and Labor.

By Mr. JONES (for himself, Ms. MAR-KEY of Colorado, Mr. WHITFIELD, and Mr. Loebsack):

H. Res. 1433. A resolution expressing support for designation of September 2010 as Blood Cancer Awareness Month; to the Committee on Energy and Commerce.

By Mr. GARY G. MILLER of California (for himself, Mr. CHILDERS, Mr. BACA, Mr. Castle, Mr. Hinojosa, Mr. Davis of Kentucky, Mr. CALVERT, and Mr. GERLACH):

H. Res. 1434. A resolution recognizing National Homeownership Month and the importance of homeownership in the United States; to the Committee on Financial Services.

MEMORIALS

Under clause 4 of rule XXII, memorials were presented and referred as fol-

304. The SPEAKER presented a memorial of the House of Representatives of the State of Florida, relative to House Memorial 227 urging the Congress to preserve the authority of the Governor to retain command and control of the Florida National Guard; to the Committee on Armed Services.

305. Also, a memorial of the Senate of the State of Florida, relative to Senate Memorial 944 requesting that the United States Congress direct that one of the retiring space shuttle orbiters be preserved and placed on permanent display at the Kennedy Space Center; to the Committee on Science and Technology.

ADDITIONAL SPONSORS

Under clause 7 of rule XII, sponsors were added to public bills and resolutions as follows:

H.R. 179: Mr. GARAMENDI.

H.R. 197: Mr. CRITZ.

H.R. 213: Mr. HELLER.

H.R. 275: Mr. TERRY.

H.R. 442: Mr. Perriello and Mr. Critz.

H.R. 510: Mr. Pomeroy.

H.R. 564: Mr. Polis.

H.R. 615: Mr. SIRES. H.R. 758: Mr. KUCINICH.

H.R. 775: Mr. ROGERS of Michigan.

H.R. 816: Mr. CRITZ.

H.R. 881: Mr. McClintock and Mr. Schock.

H.R. 930: Mrs. Bono Mack.

H.R. 1034: Mr. SABLAN.

H.R. 1036: Ms. RICHARDSON.

H.R. 1132: Mr. CRITZ.

H.R. 1205: Mrs. DAVIS of California and Mr.

H.R. 1255: Mr. CALVERT and Mr. WESTMORE-LAND.

H.R. 1351: Mr. ROGERS of Kentucky, Mr. GARAMENDI, Mr. TERRY, and Mr. STARK.

H.R. 1587: Mr. CRITZ.

H.R. 1621: Mr. CALVERT.

H.R. 1625: Ms. ESHOO and Mr. MORAN of Vir-

H.R. 1751: Mr. Pierluisi.

H.R. 1829: Mrs. Dahlkemper.

H.R. 2057: Mr. STARK.

H.R. 2103: Mr. PERRIELLO.

H.R. 2105: Mr. Ruppersberger.

H.R. 2106: Mr. Ruppersberger.

H.R. 2176: Ms. RICHARDSON and Mr. COHEN.

H.R. 2275: Mr. ROTHMAN of New Jersey, Mr. MAFFEI, and Mr. BOUCHER.

H.R. 2287: Mr. UPTON.

H.R. 2296: Mr. Dreier and Mr. Critz.

H.R. 2298: Mr. HIGGINS.

H.R. 2328: Mr. Blumenauer.

H.R. 2363: Mr. GRAYSON.

H.R. 2425: Mr. McCotter, Ms. Schakowsky, and Mr. GORDON of Tennessee.

H.R. 2443: Mr. SCHOCK.

H.R. 2492: Mr. HARE.

H.R. 2534: Ms. HERSETH SANDLIN.

H.R. 2575: Mr. COHEN.

H.R. 2625: Mr. HINCHEY. H.R. 2782: Mr. DUNCAN.

H.R. 2906: Mr. BOREN.

H.R. 2979: Mr. KUCINICH and Mr. GRIJALVA.

H.R. 3100: Ms. DEGETTE. H.R. 3116: Mr. SCHAUER.

H.R. 3151: Mr. TERRY and Mr. SMITH of Washington.

H.R. 3286: Mr. ARCURI.

H.R. 3301: Mr. OWENS, Mr. DONNELLY of Indiana, Mr. Graves, Mr. Marshall, and Ms. HERSETH SANDLIN.

H.R. 3355: Mr. TIM MURPHY of Pennsylvania and Mr. PRICE of North Carolina.

H.R. 3359: Mr. Moore of Kansas, Mr. Gon-ZALEZ, Mr. LUJÁN, Mr. CUELLAR, Mr. WAX-MAN, Ms. DEGETTE, Mr. KIND, Mr. AL GREEN of Texas, Mr. NADLER of New York, Mr. CAPUANO, Mrs. CAPPS, Mr. TOWNS, Mr. AN-DREWS, Mr. STARK, Mr. VAN HOLLEN, Ms. Kosmas, Ms. Kaptur, Mr. Rothman of New Jersey, Mr. Kanjorski, Mr. Brady of Pennsylvania, Mr. Weiner, Mr. Hastings of Florida, Ms. CORRINE BROWN of Florida, Mr. OBERSTAR, Ms. WATSON, Mr. JACKSON of Illinois, Mr. Carson of Indiana, Mr. Kennedy, Mr. Grayson, Mr. Cummings, Mr. Tonko, Mr. SALAZAR, Mr. CARDOZA, Mr. SABLAN, and Mr. ORTIZ.

H.R. 3408: Mr. OBERSTAR and Mr. BOCCIERI.

H.R. 3457: Mr. ORTIZ.

H.R. 3668: Mr. Grayson, Ms. Chu, Mr. Sher-MAN, Mr. YARMUTH, Mr. PUTNAM, Mr. CAR-NEY, Mr. BUTTERFIELD, Ms. SPEIER, and Mr. CHAFFETZ.

H.R. 3716: Mr. BOUCHER and Mr. GENE GREEN of Texas.

H.R. 3724: Mr. CARTER.

H.R. 3790: Mr. BERRY.

H.R. 3989: Mr. PRICE of North Carolina.

H.R. 3995: Mr. Lipinski and Mr. Patrick J. MURPHY of Pennsylvania.

H.R. 4099: Mr. Polis.

H.R. 4128: Mr. Wu and Ms. HIRONO.

H.R. 4195: Mr. McNerney, Ms. Richardson, and Mrs. MALONEY.

H.R. 4278: Mr. LUETKEMEYER. H.R. 4302: Mr. ORTIZ.

H.R. 4329: Mr. Connolly of Virginia.

H.R. 4343: Mr. PIERLUISI. H.R. 4399: Mr. Polis.

H.R. 4402: Mr. PIERLUISI.

H.R. 4555: Mr. COURTNEY and Mr. MURPHY of Connecticut.

H.R. 4568: Mr. TEAGUE.

H.R. 4594: Mr. Braley of Iowa, Mr. Acker-MAN, Mr. RAHALL, Mr. WAXMAN, and Mr. JOHNSON of Georgia.

H.R. 4682: Ms. Lee of California.

H.R. 4684: Mr. Luetkemeyer, Mr. Blunt, Ms. Jenkins, Mr. Levin, Mr. McIntyre, Mr. SHIMKUS, Mr. SMITH of Washington, and Mr.

GALLEGLY. H.R. 4709: Mr. COHEN.

H.R. 4751: Mr. RAHALL. H.R. 4771: Mr. PAYNE, Mr. RANGEL, and Ms.

HIRONO.

H.R. 4772: Mr. RYAN of Ohio.

H.R. 4785: Mr. DAVIS of Illinois, Mr. HASTINGS of Florida, and Mr. McIntyre.

H.R. 4787: Mr. COLE and Mr. BLUMENAUER.

H.R. 4788: Mrs. NAPOLITANO and Mr. Fos-TER.

H.R. 4796: Mr. COHEN.

H.R. 4879: Mr. Cohen, Ms. Matsui, Mr. GEORGE MILLER of California, Mr. FATTAH, and Ms. HARMAN.

H.R. 4886: Mr. WALZ.

H.R. 4914: Mr. THOMPSON of California and Mr. Sablan.

H.R. 4925: Ms. RICHARDSON and Mr. STARK. H.R. 4926: Ms. CORRINE BROWN of Florida, Ms. Ros-Lehtinen, Ms. Castor of Florida, Ms. RICHARDSON, Mr. BISHOP of Georgia, and Mr. MURPHY of Connecticut.

H.R. 4937: Mr. WU.

H.R. 4958: Ms. CHU.

H.R. 4959: Mr. PRICE of North Carolina and Mr. Smith of Washington.

H.R. 4971: Mr. Blumenauer, Mr. Conyers, Ms. Waters, Ms. Slaughter, Mr. Clyburn, Mr. Cao, Mr. McDermott, Mr. Butterfield, Ms. Jackson Lee of Texas, Ms. Richardson, Mr. Lewis of Georgia, and Mr. Scott of Virginia.

H.R. 4993: Ms. Moore of Wisconsin.

H.R. 4995: Mr. McCaul.

H.R. 5012: Mr. COHEN.

H.R. 5034: Mr. BOYD and Mr. KLEIN of Flor-

H.R. 5066: Mr. BROUN of Georgia.

H.R. 5078: Mr. Peters.

H.R. 5081: Mr. Meek of Florida.

H.R. 5111: Mr. BROUN of Georgia, Mr. TIM MURPHY of Pennsylvania, Mr. Posey, and Mr. SKELTON.

H.R. 5117: Mr. HONDA, Mr. ROTHMAN of New Jersey, Mr. LEWIS of Georgia, Mr. Wu, Ms. CLARKE, and Mr. NADLER of New York.

H.R. 5126: Mr. Broun of Georgia.

H.R. 5141: Mr. LATOURETTE and Mrs. CAPITO.

H.R. 5142: Mr. YARMUTH.

H.R. 5143: Mrs. Christensen.

H.R. 5156: Mr. Polis.

H.R. 5157: Mr. DAVIS of Tennessee.

H.R. 5159: Ms. Woolsey.

H.R. 5177: Mr. Burgess.

H.R. 5191: Mr. HONDA. H.R. 5192: Mr. Coffman of Colorado.

H.R. 5214: Mr. PERLMUTTER, Mr. Polis, and Mr. Courtney.

H.R. 5258: Mr. MAFFEI.

H.R. 5289: Mr. Ellison, Ms. Norton, Ms. ZOE LOFGREN of California, and Mr. Polis.

H.R. 5313: Ms. GINNY BROWN-WAITE of Flor-

H.R. 5324: Mr. BERMAN and Mr. ELLISON.

H.R. 5355: Mr. HINCHEY and Mr. CARNAHAN.

H.R. 5358: Mr. HOLT.

H.R. 5400: Mr. NYE.

H.R. 5409: Mr. KISSELL. H.R. 5412: Ms. GINNY BROWN-WAITE of Florida.

H.R. 5425: Mr. LAMBORN, Mrs. McMorris RODGERS, and Mr. KINGSTON.

H.R. 5426: Mr. Skelton.

H.R. 5430: Mr. GRIJALVA.

H.R. 5431: Mr. KIND.

H.R. 5434: Mr. HALL of New York.

H.R. 5449: Ms. Schakowsky.

H.R. 5457: Mr. Towns and Mr. Space.

H.R. 5481: Ms. Woolsey, Ms. Delauro, Mr. LANGEVIN, and Mr. INSLEE.

H.R. 5487: Ms. McCollum and Ms. Richard-

H. Con. Res. 40: Mr. CRITZ.

H. Con. Res. 200: Mr. ROSKAM. H. Con. Res. 259: Mr. ACKERMAN.

H. Con. Res. 266: Mr. SIMPSON and Ms.

H. Con. Res. 281: Mr. GINGREY of Georgia, Mr. Brown of South Carolina, Mr. Brady of

Texas, and Mr. MARCHANT.

H. Con. Res. 283: Mr. OWENS. H. Res. 173: Mrs. Dahlkemper, Mr. Critz,

Mr. LIPINSKI, and Mr. MITCHELL.

H. Res. 363: Mr. PAYNE.

H. Res. 536: Mr. ISRAEL. H. Res. 546: Mr. HASTINGS of Florida and Mr. Cooper.

H. Res. 633: Mr. RUSH and Ms. RICHARDSON. H. Res. 771: Mr. Rogers of Alabama, Mr. CALVERT, Mr. RUSH, Mr. PLATTS, Mr. BART-LETT, Mr. AKIN, Ms. SCHWARTZ, Ms. BALDWIN,

and Ms. TITUS. H. Res. 953: Ms. Schakowsky, Ms. Baldwin, Mr. Inglis, Mr. Cao, Mr. Pitts, Mr. Ellison, and Mr. SHULER.

H. Res. 1035: Mr. TIERNEY.

H. Res. 1207: Mr. Sablan, Mr. Ortiz, Mr. BOSWELL, and Mr. BISHOP of Georgia.

H. Res. 1217: Mr. CARNEY.

- H. Res. 1241: Mr. LEE of New York.
- H. Res. 1302: Mr. SPACE. H. Res. 1309: Mr. Young of Florida.
- H. Res. 1359: Mr. Peters, Mr. Honda, Mr. GRAYSON, Mr. ROTHMAN of New Jersey, Mr. Polis, Mr. Holt, Ms. Schakowsky, Ms. Kil-ROY, Ms. HARMAN, Mr. MORAN of Virginia, Mr. INGLIS, and Mr. CONNOLLY of Virginia.

H. Res. 1374: Mr. SCHOCK.

- H. Res. 1375: Ms. RICHARDSON, Ms. SUTTON,
- Mr. Stark, and Mr. Grijalva. H. Res. 1379: Mr. Pomeroy and Mr. Daniel E. LUNGREN of California.
- H. Res. 1390: Mr. MORAN of Virginia and Mr.
- H. Res. 1393: Mr. KENNEDY and Mr. MCNERNEY
- H. Res. 1394: Mr. GALLEGLY and Mrs. MIL-LER of Michigan. H. Res. 1398: Mr. STARK.
- H. Res. 1401: Mr. TEAGUE and Ms. PINGREE of Maine.

- H. Res. 1402: Mr. OBERSTAR, Mr. HARE, and Mr. LEE of New York.
- H. Res. 1406: Mr. BROUN of Georgia and Mr. CHAFFETZ.
- H. Res. 1407: Mr. LANCE, Mr. GERLACH, Mr. WAMP, Mrs. MYRICK, Ms. GINNY BROWN-WAITE of Florida, Mr. DENT, Mr. SHIMKUS, and Mr.
- H. Res. 1414: Mr. GUTIERREZ.
- H. Res. 1428: Ms. DELAURO.

PETITIONS, ETC.

Under clause 3 of rule XII, petitions and papers were laid on the clerk's desk and referred as follows:

141. The SPEAKER presented a petition of City of Miami Beach, Florida, relative to Resolution No. 2010-27379 urging the President and the Congress of the United States

to Adopt the Military Readiness Enhancement Act of 2009 (H.R. 1283); to the Committee on Armed Services.

142. Also, a petition of City and County of Honolulu, Hawaii, relative to Resolution 10-56, CD1 urging the United States Congress to support a final version of the Native Hawaiian Government Reorganization Act: to the Committee on Natural Resources.

143. Also, a petition of American Bar Association, Illinois, relative to Resolution 102E urging federal state territorial and local governments to expand as appropriate in light of security and safety concerns, initiatives that facilitate contact and communication between parents in correctional custody and their children; jointly to the Committees on the Judiciary, Education and Labor, and Ways and Means.